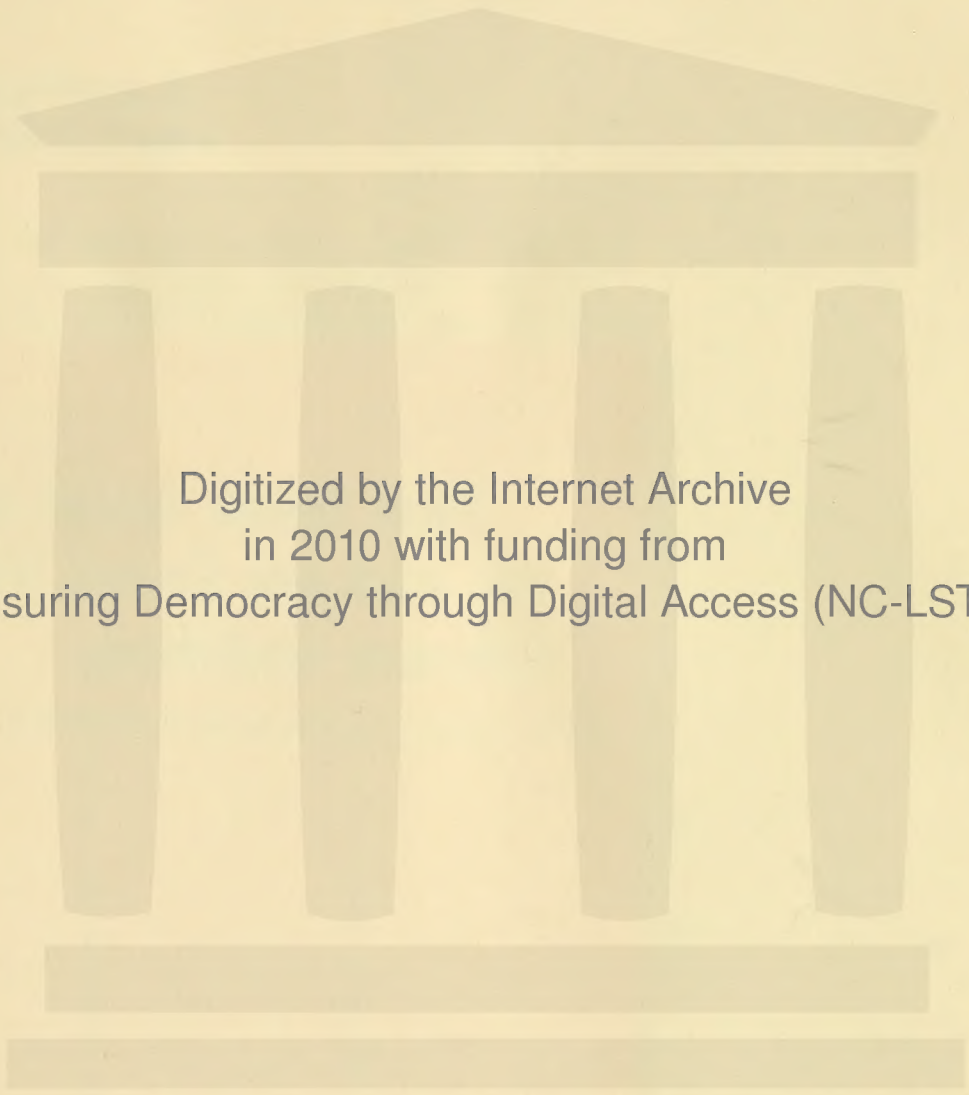
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PUBLIC DOCUMENTS

OF THE

STATE OF NORTH CAROLINA.

SESSION 1907.

VOL. II.

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1907.

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10. Annual Report of the Insurance Commissioner, 1906.

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19. Biennial Report of the Board of Health.

24. Biennial Report of the Department of Agriculture.

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ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NORTH CAROLINA

FOR THE YEAR ENDING APRIL 1, 1905.

JAMES R. YOUNG, INSURANCE COMMISSIONER.

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1905.

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INSURANCE COMMISSIONER'S REPORT.

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, April 1, 1905.

To His Excellency, ROBERT B. GLENN,
Governor of North Carolina.

DEAR SIR:—In accordance with section 6 of The General Insurance Law, I have the honor to submit to your Excellency the annual report of the Insurance Department for the fiscal year ending April 1, 1905.

DEPARTMENT.

Prior to 1899 there was very little law on our statute books governing Insurance Companies and Associations. The principal provision was for the collection of a tax, and this and the supervision of insurance companies was placed in charge of the Honorable Secretary of State. The Legislature of 1899 enacted a code of insurance laws and provided therein for the organization and equipment of the Insurance Department. Each succeeding Legislature has added new provisions to the laws, and made such changes as were deemed necessary. The arranging and codifying of these laws by the Code Commission in "The Revisal of 1905" will show that this State has now a set of laws governing Insurance Companies, Associations and Orders that will compare favorably with those of any State of the Union, and admirably adapted to the conditions existing in this section.

In addition to the duties usually performed by Insurance Commissioners, under our law the Commissioner is made *ex officio* Fire Marshal, having charge of the investigation of all suspicious fires, and is charged with the supervision of Bond, Investment, Registry and such like companies (not strictly insurance companies), and has charge of the inspection and insurance of State Institutions and other State property.

The last Legislature added considerable work and responsibility to the duties of the Commissioner by placing Building and Loan Associations under this Department, and providing for the registration of the policies of Life Insurance Companies upon their depositing with the Insurance Commissioner the amount of the legal reserve on the same.

The work of the Department has progressed during the past year and is in good shape. Such supervision has been exercised under the provisions of the law as would guarantee the protection of citizens of the State buying insurance contracts. The revenues from this source continue to increase, and there has been collected and paid into the State Treasury by the Insurance Commissioner during the past fiscal year ending April 1, 1905, $197,402.28, besides the amounts collected for the investigations of fires ($4,187.71), and expended, as shown by the records of the Department ($2,639.74), and for the publication of the financial statements of companies in the newspapers of the State ($1,899.00).

COMPANIES ADMITTED.

The following companies and associations were admitted to do business in the State during the year:

LIFE.

Franklin Life, Springfield, Ill.
Reliance Life, Pittsburg, Pa.
United States Mutual, Elizabeth City, N. C.

FIRE.

Austin Fire, Austin, Texas.
Alliance, Philadelphia, Pa.
American, Boston, Mass.
Atlas, London, England.
Federal, Jersey City, N. J.
North River, New York City.
North State Fire, Greensboro, N. C.
Petersburg Savings and Insurance, Petersburg, Va.
Security Fire, Baltimore, Md.

MISCELLANEOUS.

Edgecombe Mutual Hail Insurance Co., Tarboro, N. C.
Southern Mutual Investment Company, Lexington, Ky.

FRATERNAL ORDERS.

American Benevolent Association, St. Louis, Mo.
Brotherhood Accident Company, Boston, Mass.
Benevolent and Charitable Brother Insurance Company, Washington, N. C.
Cape Fear Aid and Relief Association, Wilmington, N. C.
Freedmen's Mutual Benefit Association, Henderson, N. C.
Grand United Order of the Sons and Daughters of Peace, Newport News, Va.
Independent Order of Foresters, Toronto, Canada.
Knights of Pythias of North America, Washington, D. C.
Knights of the Loyal Guard, Flint, Mich.
Knights of the Maccabees of the World, Port Huron, Mich.
Modern Brotherhood of America, Mason City, Iowa.
Mutual Life and Indemnity Association, High Point, N. C.
Royal Union Society, Wyatt, N. C.

STOPPED BUSINESS.

The following companies or associations either did not renew their license at the close of the year 1903, or ceased to do business in the State during the past year:

FIRE.

Austin Fire, Austin, Texas.
High Point Fire, High Point, N. C.
Manchester, Manchester, England.

FRATERNAL ORDERS.

Afro-American Union, Salisbury, N. C.

The Austin Fire was entered in the State only to do a re-insurance business, and the contract for re-insuring the company expired. The High Point Fire was a new and small company and re-insured its business in the Atlanta-Birmingham and retired from active business. The Manchester was taken up by the Atlas Assurance that entered the State for this purpose.

COMPANIES LICENSED.

The following companies were licensed during the year ending April 1, 1905:

LIFE COMPANIES.

Ætna Life.
Bankers Life.
Connecticut Mutual.
Contentnea.
Eastern Life.
National Life of Vermont.
New York Life.
Northwestern Mutual.
Pacific Mutual.
Penn Mutual.

Equitable Life Assurance Society.
Fidelity Mutual.
Franklin Life.
Germania Life.
Hartford Life.
Home Life of New York.
Illinois Life.
Life of Virginia.
Manhattan Life.
Maryland.
Massachusetts Mutual Life.
Metropolitan Life.
Michigan Mutual.
Mutual Benefit of Newark.
Mutual Life of New York.
Phœnix Mutual.
Provident Savings.
Prudential of America.
Reliance Life.
Security Life and Annuity.
Security Mutual Life.
Security Trust and Life.
South-Atlantic Life.
Southern Life and Trust.
State Mutual of Massachusetts.
State Life of Indiana.
Sun Life of Canada.
Travelers.
Union Central.
Union Mutual Life of Maine.
Washington Life, New York.

ASSESSMENT LIFE COMPANIES.

Carolina Benevolent.
Carolina Mutual Life.
Industrial Life and Health.
N. C. Mutual and Provident.
N. C. Mutual Aid and H. P.
Peoples Benevolent and Relief.
Peoples Mutual Benevolent.
Piedmont Mutual Life.
State Mutual Life and Annuity.
United States Mutual Life.
Workers Mutual Life.

FIRE AND FIRE AND MARINE COMPANIES.

Ætna.
Agricultural.
American, Newark.
American Central, St. Louis.
American of Boston.
American of Pennsylvania.
Alliance.
Assurance of America.
Atlanta-Birmingham.
Atlanta Home.
Atlas Assurance, "Ltd."
British America.
British-American.
Cabarrus Mutual Fire.
Caledonian.
Camden Fire.
Carolina.
Citizens of Missouri.
Cologne Re-insurance.
Colonial.
Commercial Union.
Continental.
Davidson County Mutual Fire.
Moscow Fire.
Munich Re-insurance.
National Fire.
National Union Fire.
New Hampshire Fire.
New York Underwriters Agency.
Niagara Fire.
North British and Mercantile.
North Carolina Home.
North German.
Northern Assurance.
Norwich Union.
North River.
North State Fire.
Orient.
Palatine of London.
Pamlico Insurance and Banking Co.
Pennsylvania Fire.
Phenix of Brooklyn.
Philadelphia Underwriters.
Phœnix of London.
Phœnix of Hartford.
Piedmont.

Delaware.
Equitable of South Carolina.
Equitable Fire and Marine.
Farmers Mutual Fire.
Fire Association of Philadelphia.
Fireman's Fund.
Gaston County Farmers Mutual.
Georgia Home.
German Alliance.
German-American.
Germania Fire.
German of Freeport.
Glens Falls.
Globe and Rutgers Fire.
Hamburg-Bremen.
Hanover Fire.
Hartford Fire.
High Point Fire.
Home of New York.
Home Insurance Co. of Greensboro.
Indemnity Fire.
Indianapolis Fire.
Insurance Co. of North America.
Law Union and Crown.
Liverpool and London and Globe.
London Assurance.
London and Lancashire.
Manchester.
Mecklenburg Farmers Mutual Fire.
Millers Mutual of Pennsylvania.
Milwaukee Mechanics.
Providence-Washington.
Prussian National.
Petersburg Savings and Insurance.
Queen.
Rochester German.
Rossia.
Royal.
Royal Exchange Assurance.
Rowan Mutual Fire.
Saint Paul Fire and Marine.
Salamandra.
Scottish Union and National.
Skandia.
Southern Stock Mutual.
Southern Underwriters.
Springfield Fire and Marine.
Security Fire.
Stuyvesant Fire.
Sun Insurance Office.
Sun of New Orleans.
Teutonia.
Traders of Chicago.
Underwriters of Greensboro.
United States Fire.
Union Assurance Society.
Union County Farmers Mutual.
Virginia Fire and Marine.
Virginia State.
Westchester Fire.
Western Assurance.
Williamsburg City Fire.

ACCIDENT AND SURETY COMPANIES.

Ætna Indemnity.
Ætna Life (Accident).
American Bonding Co.
American Credit-Indemnity of N. Y.
American Surety of New York.
City Trust, Safe Deposit & Surety Co.
Edgecombe Mutual Hail.
Employers' Liability.
Employers' Indemnity of Philadelphia.
Federal Union Surety.
Fidelity and Casualty.
Fidelity and Deposit of Maryland.
Hartford Steam-boiler.
Lloyds Plate-glass.
Maryland Casualty.
Metropolitan Plate-glass and Casualty.
National Surety Co.
New York Plate-glass.
Ocean Accident and Guarantee.
Park Region Mutual Hail.
Pennsylvania Casualty.
Peoples Mut. Accident and Sick Benefit.
Preferred Accident.
Standard Life and Accident.
Southern States Trust.
Southern Mutual Investment.
Title Guaranty and Trust.
Tobacco Planters Mutual H. and F.
Travelers (Accident).
United States Fidelity and Guaranty.
United States Casualty.
Wachovia Loan and Trust.

FRATERNAL ORDERS.

A. C. L. Relief Department.
Afro-American Union.
American Benevolent.
American Guild.
American Union Benefit Association.
Ancient Order United Workmen.
Benevolent and Charitable Brother.
Brotherhood Accident.
Cape Fear Aid and Relief Association.
Colored Brotherhood Company.
Columbian Woodmen.
Endowment Rank Knights of Pythias.
Farmers Fraternal Life.
Fraternities Accident Order.
Funeral Benefit Association of U. S.
Golden Rule Benevolent Association.
Grand Fountain United Order True Reformers.
Grand Fraternity.
Grand Lodge Independent Order True Reformers.
Grand United Order of the Sons and Daughters of Peace.
Improved Order Heptasophs.
I. O. O. F. (Colored).
Independent Order True Reformers.
Jr. O. U. A. M.
Knights of Gideon.
Knights of Harmony.
Knights of Honor.
Knights and Ladies of Honor.
Knights of the Loyal Guard.
Knights of the Maccabees.
Ladies of the Maccabees of the World.
Love and Charity Lodge.
Lincoln Benefit Society.
Masonic Benefit Fund (Colored).
Masonic Mutual Relief.
Modern Brotherhood of America.
Modern Puritans.
Mutual Life and Indemnity.
National Fraternal Union.
National Union.
Order of Select Knights.
Reformed Jr. Order Knights of Gideon.
Ridgely Protective Association.
Royal Arcanum.
Royal Benefit Society.
Royal Knights King David.
Royal Union Society.
Sovereign Camp Woodmen of the World.
Supreme Ruling Frat. Mystic Circle.
Union Sons and Daughters of Honor.

RECOMMENDATIONS.

In accordance with section 7 of the General Insurance Law, requiring the Insurance Commissioner to report to the General Assembly any change which in his opinion should be made in the laws relating to subjects appertaining to his Department, the following statement and recommendations were made to Governor Charles B. Aycock, and by his Excellency transmitted to the Legislature:

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, January 10, 1905.

To His Excellency, CHARLES B. AYCOCK,
Governor of North Carolina.

Under the law it is the duty of the Insurance Commissioner to report to the General Assembly any changes which in his opinion should be made in laws relating to insurance and other subjects in his Department and under his supervision. It is also provided that these recommendations be made to the Governor, to be by him transmitted to the General Assembly.

In the discharge of this duty I take pleasure in submitting to you, to be transmitted to the General Assembly, the following statement and suggestions in regard to my Department, and the laws governing the work of the same:

STATEMENT.

The continued success of the Department and the improvement in the general insurance conditions in the State, justify the pride with which the insurance laws of our State are regarded and serve to add emphasis to the following statement made in my former recommendations to the General Assembly in 1903:

"The general insurance laws now on our statute books are looked upon as the best insurance laws of any Southern State and justly regarded as admirably adapted to the conditions prevailing in the South. They have been copied and adopted by the State of Mississippi, and are now being urged for adoption by the Legislatures of Virginia and South Carolina. As a revenue producer the law and the Department are a success, as is shown by the fact that before the adoption of our present laws and formation of the Department, the highest amount ever collected, as licenses and taxes, from insurance companies in any one year was about $84,000, and this annual amount has been annually increased until it is safe to say that during the present fiscal year in the Department, ending April 1, 1903, there will be collected and paid into the State Treasury about $142,000. The success in other respects is equally marked, for while benefits accruing from a proper supervision of the insurance

companies in the State cannot be measured in dollars and cents, they have, in the opinion of the Commissioner, and others familiar with the conditions, been much greater and more valuable to the State and her citizens."

There is a still further advance, as is shown by the general improvements in the insurance business in the State, owing to the supervision given it, by the great increase in the number and responsibility of the home companies, by the improvement in number and character of foreign companies and associations doing business in the State, and by the decrease of the "fire waste" because of investigations and prosecutions in all suspicious fires.

RECEIPTS.

In 1899, the year before the formation of this Department, there was collected from insurance companies and paid into the State Treasury $84,879.28. This was the largest annual amount ever received from this source before the formation of the Department. My report for last year shows that I collected and paid into the State Treasury $174,633.60, and it is safe to say that there will be collected and paid into the State Treasury for the present fiscal year ending April 1, 1905, about $200,000.

It is a matter of pride to the Commissioner that nearly all of the recommendations made by him to the last General Assembly were approved by them and enacted into laws, and that the success that has attended the administration of these new laws in the State has been very satisfactory and of decided benefit to the citizens of the State. This leaves few recommendations that are necessary to be made by the Commissioner to this General Assembly.

RECOMMENDATIONS.

Office Room and Clerks.

1. The success of the Department since its formation in 1899 is such as to preclude the idea that anything would be done or left undone that would hinder or retard its future usefulness. The Department is still without sufficient clerical help, and it is for the future increased usefulness of the Department that the clerical help be increased. It is imperatively necessary that additional quarters

be provided for the Department. The present room used by the Department, because of the continued growth and increase of the work is entirely insufficient for the furniture now necessary. Additional filing cases are needed in the Department and additional desk room, and there is no place in which to place them. Again, the work of the Department is hindered by the fact that the Commissioner is compelled to transact all of the business and have all consultations in the same room with the clerks of the Department and others temporarily there. It cannot be best that those who come to the Department to talk with the Commissioner privately about violations of the law, suspicious fires, parties suspected, and the different points of evidence, should do so within the hearing of any one, not even the discreet and trusted employees of the Department.

Fire-escapes.

2. A recommendation was made to the General Assembly at the last session that some law should be provided requiring proper exits and fire-escapes for certain classes of buildings. For some reason the importance of this law was not realized and the proposed statute not enacted. I take it that it will only be necessary for the Commissioner to call to the attention of this General Assembly the fact that the State is without any law on the subject, and that there is a lamentable lack of fire-escapes in our State. The horrible fire and loss of life in the Iroquois Theater in Chicago about one year ago emphasizes the importance of this precaution for the safety of human life, so that it can but be brought forcibly to the attention of any one by a simple reference to that awful tragedy.

Building Laws.

3. There is a great need in the State for a code of building laws, and the Commissioner thinks that it is very important that this Legislature should enact proper building laws, as they will contribute largely to saving the property of the citizens of the State, and thereby save to the State annually a large amount in taxable property. Nothing does so much to prevent fires and general conflagrations as the enactment and strict enforcement of proper and adequate building laws.

Charters.

4. Since the passage by the last Legislature of the law allowing all classes of insurance companies, associations and orders to be chartered in the office of the Secretary of State after the charter has been approved by the Insurance Commissioner, there is little or no occasion for the time of the Legislature to be taken up in passing upon charters for this class of corporations. As a general thing the application to the Legislature for these charters is for the purpose of having incorporated in them some provision that is against the general insurance laws of the State, and in the end will be detrimental to the citizens of the State.

It will probably be best that additional requirements be enacted for the guidance of the Insurance Commissioner in passing upon charters, and it will be very much for the good of the insurance business in the State if this General Assembly shall pass a law annulling all charters passed in former General Assemblies, where they are not in use and organization has not been effected under them. The result of this would be for the best interests of the State, as some of these charters are simply held "for speculation."

Fraternal Orders.

5. The subject of laws governing fraternal orders is one that is hard to be dealt with. This is made so from the fact that while many of these orders or associations claim to be organized and run entirely for the benefit of their members, they are in fact run in the interest of their officers and promoters and with little regard to those who seek insurance protection in them. In the opinion of the Commissioner it would be best that all associations and orders doing business in this State should be required to have and keep a certain number of members and a certain amount of business, or not be allowed to commence or continue business. It is not best or for the protection of our people that associations of this character should be allowed to organize with less than a dozen men, and no assets or capital or responsibility back of them.

Insurance on State Property.

6. Under the law it is made the duty of the Insurance Commissioner to agree with the board or officer having State property in charge as to the amount, and to place the insurance necessary for the protection of all State property. It is also made the duty of the Commissioner to, at least once a year, visit and inspect all State property and to call the attention of the board or officers having the same in charge to anything affecting its protection from fire. In the discharge of this duty the Commissioner has not only inspected the property, but placed such insurance thereon as the officers in charge of the same felt that they could pay for out of the appropriation allowed them by the State.

The records of the Department show that since this matter was placed in the hands of the Commissioner in March, 1903, there has been paid for insurance on the different State properties $16,269.15 for three-year policies, and there has been adjusted and collected and paid to the State Treasurer (except $639.50 collected and used by institutions to replace property burned) the sum of $33,407.59 for the use of different institutions. This sum was for losses by fire.

The Commissioner respectfully recommends to the Legislature that proper precaution be taken for the protection of the State property against loss by fire, and injury to the inmates of her institutions. This will in some cases necessitate the building of proper fire-walls, sprinkling certain parts of the buildings, and the providing of sufficient fire-doors, shutters and escapes, and necessary apparatus for fighting fire.

It is also important that the Legislature should provide for carrying more insurance upon the State property and having it more evenly distributed. To this end, it will probably be best that a law should be passed providing for the payment of insurance upon the State property directly from the State Treasury, which can be taken into consideration in making out the appropriations for each institution. The Commissioner will later present to the Legislature in detail a statement of what is needed in the way of fire protection and improvement by each of the State institutions.

Service Upon the Commissioner.

7. Under the law each foreign insurance company or association doing business in the State is required to file a power of attorney making the Insurance Commissioner the attorney for service of all processes. It is best that the Legislature should in some way provide that where actions are commenced against insurance companies or associations and are within the jurisdiction of a Justice of the Peace, that the process can be issued to the Sheriff of Wake County and be served upon the Commissioner therein.

No Adverse Legislation.

8. Under this head I do not know that I can better express my views than by quoting from my recommendations to the Legislature in 1903, as follows:

"The insurance business in the State, involving as it does the good and protection of the citizens of the State and their property, is in remarkably good condition and generally satisfactory to the people and companies. Our home companies are being protected and fostered and show commendable increase and growth. Foreign companies are being treated with justice and fairness, while the fire rates prevailing here, though complained of by some of our people, are lower and fairer than those of any other Southern State. With these conditions, brought about by just laws and strict supervision, and with a large increase of revenue from insurance companies each year, the Commissioner feels that the wisdom of the present General Assembly will prompt them to follow the course of the last two General Assemblies in improving our already fair and just insurance laws and in enacting no harsh or restrictive laws, calculated not to help but only to hurt the State, her citizens and the companies organized or operating here."

With, I trust, a proper appreciation of my Department and its work, and their importance and value to the State and her citizens, it will be a pleasure for me to furnish any information or data in regard to the Department and to co-operate with the members of your honorable body in every effort for its upbuilding and continued usefulness.

Respectfully submitted,

JAMES R. YOUNG,
Insurance Commissioner.

NEW LEGISLATION.

It is a matter of congratulation to the citizens of the State that the Legislature of 1905, while not putting on our statute books very much legislation, saw fit to adopt some very valuable laws.

Building and Inspection Law.

1. Notably among these was the enacting of an admirable law providing how buildings shall be erected in our cities and towns, so as to be safe, and for their inspection by a competent officer of each city and town. While the enforcement of this law will in all probability cause some friction at first, I am satisfied that as our people come to understand its provisions and their objects they will give it their hearty support and in coming years view with satisfaction its work in the State and the decrease of fires and their losses. The stopping of fires is not, as many suppose, alone for the benefit of insurance companies, for about sixty per cent. of the property destroyed in the State annually is not covered by insurance, but is a loss to our citizens.

Agents and Brokers.

2. The Legislature also enacted two laws affecting insurance agents and non-resident brokers. One act is an amendment to the resident agent's law and allows a non-resident broker to be licensed by the Insurance Commissioner and then to be paid by resident agents not exceeding five per centum of the amount of premium on any insurance placed by him through said resident agents. The other act makes it unlawful for any Fire Insurance Company licensed to do business in the State to in any way make any agreement or stipulation in restraint of or limiting the compensation which their agents may receive from any other company. It is thought the first act will bring back to the State some insurance now placed outside of the State, and that it will properly allow non-resident brokers a commission on insurance controlled by them. The latter act is intended to stop the limiting of commissions allowed agents by companies who are unwilling to pay local agents over fifteen per cent. and desire to force all companies to adopt their rules on the subject. It was generally thought that no company should have the right to dictate to another

company what commission they should pay agents, and especially that no company or association of companies should dictate what compensation any citizen of this State should receive for work done for a different company or class of companies.

Reserve and Registration of Life Policies.

3. The Legislature also enacted a law providing that the reserve set aside by Life Insurance Companies, doing other business than life insurance, shall be used only for the discharge of policy obligations, and shall be a trust fund to be held and expended only for the benefit of policy-holders. The Legislature also enacted a law providing for the registration of life policies by the Insurance Commissioner where the company deposits and keeps with the Insurance Commissioner the full amount of reserve on each policy. Both of these laws are considered good, and the latter will no doubt prove very beneficial to such home companies as shall avail themselves of its provisions. It will do much to create and keep up the confidence of our citizens in their local companies, the patronage of which will keep large sums of money in our own State, and make it available for investment in home industries and enterprises. This is especially important now, as it looks as if the home insurance business, both life and fire, is making such strides as will keep the life and fire insurance companies of North Carolina abreast with the great industrial progress of the State.

Building and Loan Associations.

4. The Legislature also enacted a new law governing Building and Loan Associations and placing them under the supervision of the Insurance Commissioner. This law was largely prepared and urged by local associations and the leaders in this great work for the upbuilding of the State. It is to be hoped that it will prove all that its friends claim for it, and that a new impetus will be given to the organization and proper handling of building and loan associations. They can handle funds committed to their charge cheaper than any other kind of institution and the providing of homes and general upbuilding of cities and towns in which they are properly managed proves nothing less than phenomenal.

Insurance on State Property.

5. The Legislature also provided that the insurance of all State property should be placed in the hands of the Insurance Commissioner, and that the premiums should be paid on the same out of an insurance fund of $10,000 annually appropriated for this purpose instead of out of the amounts allowed for the support and maintenance of these State institutions. This is considered a much better plan, as it insures more protection than has ever been afforded or could be under the old plan.

FAILED.

Among the recommendations were two that the Legislature saw fit not to act upon for reasons deemed sufficient. This, I must feel, is a matter of deep regret. (1) The recommendation by the Commissioner for some law requiring fire-escapes on certain buildings and regulating the exit arrangements for theaters, public halls and other buildings in which large crowds congregate or work, was deemed of very great importance for the protection of life and prevention of such great disasters as have and are frequently occurring because of lack of proper caution along this line. Nothing can so well or forcibly impress upon us the necessity of such protection as a study of the horror of the Iroquois Theater in Chicago and others that might be mentioned. There is now no law in regard to these matters on our statute books.

(2) A statement of the crowded condition of this Department and the necessity for more filing and desk room, with a request that sufficient room be provided, was not acceded to. This was due largely, no doubt, to the fact that the members could not get together as to how the provision should be made, some thinking it best to enlarge the Capitol, while others desired additional buildings and differed as to the size of such buildings and how they should be erected.

PROTECTION OF STATE INSTITUTIONS AND PROPERTY.

The law requiring the Insurance Commissioner to look after the insuring of State property also required him to inspect, annually and oftener if deemed necessary, each State institution or other State property, viewing it as to its protection from fire and the safety of

its inmates, and to call to the attention of the officer or board having the same in charge any defect noted by him or any improvement deemed necessary. This duty was performed and the matter also brought to the attention of the General Assembly through the following report to his Excellency, Governor Robert B. Glenn, for the reasons stated therein:

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, February 3, 1905.

To His Excellency, ROBERT B. GLENN,
Governor of North Carolina:

In discharging the duty imposed upon the Insurance Commissioner to report to the General Assembly any recommendations that commend themselves to him in regard to changes in insurance laws and improvements in the property of the State as a protection against fire, I stated that I would later present to the Legislature, through your department, a detailed statement of what in my opinion is needed in the way of fire protection by the different State institutions and departments.

INSPECTIONS AND RECOMMENDATIONS TO BOARDS.

Under the law it is made the duty of the Insurance Commissioner "to visit, inspect and thoroughly examine each State institution or other State property with a view to its protection from fire, as well as to the safety of its inmates or the property therein, in case of fire, and call to the attention of the board or officer having the same in charge any defect noted by him or any improvement deemed necessary." This duty has been performed by the Commissioner, but these special items and needed improvements are reported to the Legislature because they involve expenditures that the different boards and officers do not feel that they can incur out of their regular appropriations.

GENERAL IMPROVEMENTS.

1. In the discharge of this duty I take pleasure in calling your attention to the fact that, as stated in my former recommendations, there are some respects in which the property of the State could be better protected from the danger of loss by fire by the building of proper fire-walls, by providing that certain parts of buildings shall be equipped with automatic sprinklers, and by providing fire-doors, shutters, fire-escapes and the necessary hose and other apparatus for fighting fires.

AGRICULTURAL DEPARTMENT AND SUPREME COURT BUILDINGS.

2. These two buildings belonging to the State are situate on Edenton Street, opposite the Capitol Square, and are not in good condition, so far as their danger from fire is concerned. The Commissioner has made a thorough examination of these buildings, inside and out, and is satisfied that with a comparatively small expenditure the fire risk as to them could be much improved, and he recommends:

a. That a fire-wall be built on the wall in the Agricultural Department building forming the rear wall of the old National Hotel building, and that fire-doors be provided for all openings in this wall.

b. That the two ends of the Supreme Court building be protected from the Agricultural building by bricking up all openings in the two buildings not absolutely necessary, and providing fire-shutters for the other openings and by taking off the projecting eaves of the buildings and running up parapet walls.

c. It would be best to build on the vacant square between the two buildings a one-story fire-proof boiler-house and move the heating plants into it; but because of the expense this may be impracticable at this time, so that the heating plants cannot be moved from under the basements. In this case the basements in which are located the heating plants should be provided with automatic sprinklers.

d. That the Agricultural building be protected from the exposed dwellings on the north by bricking up all unnecessary openings in the wall and providing fire-shutters for the others.

It is estimated by the Commissioner that these improvements could be made at a cost of about $1,000. It is thought advisable that the

matter shall be called to the attention of the Board of Agriculture, with directions that they make the improvements suggested as far as their building is concerned, and that the Board of Public Grounds and Buildings be authorized to make the improvements suggested for the Supreme Court building.

BLIND INSTITUTION (WHITE) AT RALEIGH.

3. The buildings belonging to this institution occupy a square in the city of Raleigh, and the new buildings are in very good shape, so far as fire risks are concerned. Some improvements are needed, especially in regard to the old buildings. In the main building one or more fire-walls could be made and provided with fire-doors and shutters at a comparatively small cost, and there are one or more buildings where automatic sprinklers should be provided, and it would be well to provide additional hose to be kept ready for use. These improvements would cost between $500 and $1,000.

STATE HOSPITAL AT RALEIGH.

4. This is a large and magnificent building, such as the State may well be proud of, but it was built at a time when little or no attention was paid to the fire risk. It would be advisable that it should be separated by fire-walls, but on account of the character of the building the Commissioner feels this could be done only at such expense as would hardly justify the cost. But still there are improvements in regard to provisions of safety against fire, both as to the property and to the inmates, that the Commissioner feels should be attended to at once.

a. Hydrant houses should be provided and supplied with hose attached to the hydrant and ready in case of necessity, and if there is not sufficient hose in the halls of the buildings it should be provided and kept attached to the pipes ready for use.

b. Fire-doors should be provided at some openings where they would tend to retard the spread of flames, and the elevator shafts and openings used for dumb-waiters be bricked up and provided with fire-doors at all openings, or else they should be removed from the building. *The Commissioner cannot too urgently impress upon your honorable body the danger to this institution in the present open*

elevator and dumb-waiter shafts. It is estimated by the Commissioner that the improvements to this institution, such as should be made at once, would cost between $1,000 and $2,000.

STATE HOSPITAL AT MORGANTON.

5. This hospital, with all of its equipments, has been thoroughly examined by the Commissioner, and, in his opinion, is not only one of the most magnificent buildings belonging to the State, but is probably the best equipped and protected institution in the State against fire. In recommendations to the superintendent and board of directors the Commissioner made certain suggestions, some of which were promptly carried out by the board, and others they were not able to because of the lack of proper funds.

a. One of the recommendations made by the Commissioner that the board was unable to carry out was that the wings of the main building should be separated from the center of this building by fire-walls provided with fire-doors and fire-shutters. While there might be some objections to these walls and their arrangement, still their advantage is so great, in the opinion of the Commissioner, that they should be built without delay, and their benefit would fully cover the expense incurred.

b. It is recommended that hose houses be built over all the hydrants, and, where necessary, additional hose be provided and attached to the hydrant.

c. It is also recommended that provision be made for enclosing the elevators in a brick shaft and providing for fire-doors, unless this has already been done. The cost of these changes will amount to between $2,000 and $3,000.

HOSPITAL AT GOLDSBORO.

6. Because of the character of the main building it will be next to impossible to provide this building with proper fire-walls at any reasonable cost, but it is recommended that the kitchen and boiler buildings be provided with automatic sprinklers, and that additional hose be purchased and houses provided for the same over the hydrants. These improvements could be made at an expense of about $500.

A. AND M. COLLEGE AT RALEIGH.

7. This institution is well protected because of the scattered location of its buildings. But, in the opinion of the Commissioner, the machinery building, and possibly one or two others, should be protected by automatic sprinklers, and it is necessary that additional hose be provided. These expenses will cost about $500 or $1,000.

A. AND M. COLLEGE (COLORED) AT GREENSBORO.

8. The buildings of this institution are well built and separated, and it will not be necessary to do anything to improve them except to sprinkle the building used as the mechanical building for a workshop, etc. This could be done at a very small cost, of possibly $200 or $300.

DEAF AND DUMB INSTITUTION AT MORGANTON.

9. The buildings belonging to this institution are well built and separated from each other, but it is necessary for a proper protection of the mechanical building that it should be provided with automatic sprinklers, and that additional hose should be provided for use inside and outside of the building. These improvements will cost between $500 and $1,000.

STATE NORMAL AND INDUSTRIAL COLLEGE.

10. This institution now has its buildings well scattered, and, profiting by their experience and loss, has recently built a dormitory that is a model, so far as precaution against fire is concerned. The main building might be improved as a fire risk by the removal of the old heating apparatus and ventilating plant. And the institution should be provided with additional hose and houses placed over the hydrants in which the hose is to be kept. There is no reason why these changes should cost very much, possibly $500.

UNIVERSITY OF NORTH CAROLINA.

11. The buildings belonging to this institution are well scattered and comparatively well protected from fire. And I take it that hardly anything will be needed in the way of additional fire protection except to provide for additional hose and hydrants, at a cost of about $250 or $300.

CONCLUSION.

12. In making these recommendations the Commissioner desires, in justice to himself and to the boards and officers having the property in charge, to say that the officers and boards have shown a commendable desire to protect the properties entrusted to them against fire, but have been hampered by the lack of funds. The Commissioner has visited and thoroughly inspected all of these institutions and buildings and feels that the best interests of the State would be to have them provided with these additional protections against fire. It would not only save the property of the State, but will prevent injury, and possibly loss of life, to the inmates of the State institutions.

It is, of course, impossible for the Commissioner, without employing an architect or builder, to make a closer calculation as to the probable cost of the improvements suggested and recommended, but the Commissioner would recommend that there be given to the officer or boards having these properties in charge the appropriations suggested, to be used by them only for protection against fire in such way as may be approved by the Commissioner.

Respectfully submitted,

JAMES R. YOUNG,
Insurance Commissioner.

APPROPRIATION.

These recommendations, when received by the General Assembly, were referred to proper committees, and a bill was introduced and enacted into law appropriating, as recommended, the sum of $11,100 for fire protection for State property and the inmates of her institutions. These amounts will no doubt be wisely expended by the several boards and result in a great protection at the different institutions.

CHARTERS.

Under our law the Secretary of State can issue a charter for a corporation to do an insurance business, after the proposed articles of incorporation are certified to him by the Insurance Commissioner as having been examined and approved.

In accordance with the provisions of this law, the Insurance Commissioner has examined and approved and certified to the Honorable Secretary of State articles of incorporation of the following companies and associations:

STOCK FIRE.

North State Fire Insurance Company, Greensboro, N. C.

ASSESSMENT LIFE.

United States Mutual Life Insurance Company, Elizabeth City, N. C.
Colored Peoples Mutual Life Insurance Company, Shelby, N. C.

BURIAL ASSOCIATIONS.

Mutual Life and Indemnity Association, High Point, N. C.

FRATERNAL ORDERS.

Independent Order True Reformers, Fayetteville, N. C.
Colored Brotherhood Insurance Company, Washington, N. C.
Love and Charity Lodge Company, Kinston, N. C.
Union Sons and Daughters of Honor, Lewiston, N. C.
Cape Fear Aid and Relief Association, Wilmington, N. C.
Freedmans Mutual Benefit Association, Henderson, N. C.

LIFE INSURANCE.

For some time the question has come into the minds of many thoughtful business men as to whether our life insurance companies were all that they claimed to be, even though appearances pointed in this direction, as we were called upon to behold their progress and great accumulations. If the companies are really the successes that they appear to be, financially, it would be well for North Carolina to put more money and brains into such enterprises, and if possible stop here at home some of the great volume of money that is pouring into the great insurance centers like New York, Hartford and other cities.

The large salaries paid, the heavy expense ratio and the mad rush and competition for new business and increased volume has made the policy-holders throughout the country suspicious, and conclude that if such things could be indulged in and the companies continue solvent, then they must be paying too much for their insurance. Again, discontent has sprung up because of the extremely small dividends even on deferred dividend policies, as people have realized that their policies were turning out poor investments, while they had been

led to believe that the protection offered them by their insurance policies would be a small thing compared with what they would realize on them as investments.

The recent fight among the officers of the Equitable Life Assurance Society in New York, and the exposures that have come to light, have added fuel to the fire, for it is seen that there are great abuses in the business of the Equitable, and few believe that the Equitable and her officials are much, if any, worse than the other companies who are making such strenuous efforts for a great volume of business. Better management must be had. The enormous expenditures in salaries and commissions to agents, and any illegal gain to the managers of the companies, if there is any, must stop. The life insurance business must get back to its proper object—the protection of the dependent ones—and have its funds mainly handled, not as funds for speculation, but as trust funds for the widow and orphan.

STATEMENTS AND TABLES.

A full statement of the business for the year, and financial condition of each company or association doing business in the State, is required by law to be filed annually with this Department. Abstracts of these statements are made out by the Commissioner and published in the newspapers in the State and copies filed with the Clerk of the Superior Court of each county. The Commissioner attempts at all times to collect the information and keep fully informed as to the character and financial condition of each company, association or order doing business in the State, and holds himself ready at all times to furnish to the citizens of the State any information desired as to the character and standing of all companies doing or attempting to do an insurance business in the State. The statements published in this report are those filed by the officers of the companies for the past year ending December 31, 1904. Any one desiring can, by examination, see the assets, investments and condition of those companies as reported by them. The citizens of the State can easily examine the statistical tables and get such information as they may desire.

HOME COMPANIES.

It is a matter of gratification that an examination of the reports and statistical tables as published in this volume shows so great an improvement and increase in the amount of the insurance business transacted by home companies. This is especially noticeable in life companies. Those companies report as business in force $4,664,680, more than double the amount reported one year ago, and as premiums received during the year $177,561.21, as against $91,031.20, premiums received during the preceding year. The fire insurance companies located in this State also show a considerable advance in the amount and character of business done and premiums received.

FINANCIAL.

All companies, associations and orders of the class placed by law under the supervision of this Department are required to be licensed by the Insurance Commissioner before they can do business in the State, and pay to him such licenses, fees and taxes as are prescribed by law. The Commissioner is required to collect these licenses, fees and taxes and pay them to the State Treasurer. The amounts collected by the Commissioner continue to increase each year, and the Commissioner takes pleasure in reporting as collected by him during the past year and paid to the Honorable State Treasurer monthly:

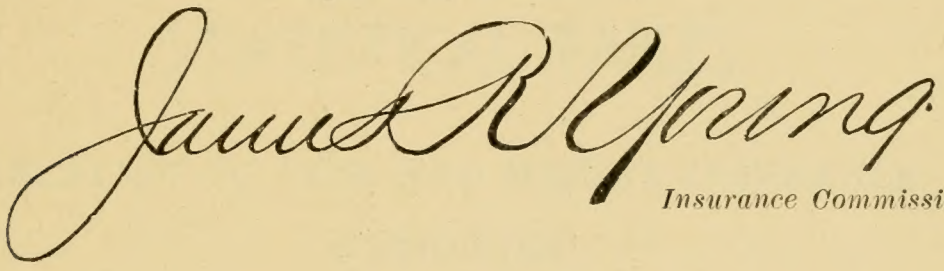
For taxes on gross receipts		$146,068.24
For licenses from companies		34,857.54
For fees		5,404.00
For licenses for sub-agents		11,072.50
Total paid Treasurer		$197,402.28
For publication of annual statements in newspapers	$1,899.00	
For investigation of fires	4,187.71	
		6,086.71
Total		$203,488.99

CONCLUSION.

The increase of business and the necessity for more filing and desk room in the Department make the question of new and larger quarters for the Department a vital one that will not down. That some provision be made to give the Department more room in which to do the work is imperative.

The Commissioner desires, in conclusion, to give expression to his obligations to his assistants for their cheerful and intelligent aid in keeping up the work of the Department. The duties devolving upon them have been faithfully performed by Chief Clerk D. H. Milton and Miss Ida Montgomery, stenographer and clerk; and Mr. A. H. Yerby, while employed as and receiving the pay of a messenger in the Department, has performed also the work of an additional clerk and made possible the prompt service of the Department.

Respectfully submitted,



Insurance Commissioner.

STATISTICAL TABLES

RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

TABLE No. I—

SHOWING THE NATURE OF THE GROSS ASSETS OF FIRE AND MARINE INSURANCE COMPANIES

NORTH CAROLINA

Name of Company.	Real Estate.	Mortgage Loans.
Cabarrus Mutual	$	$
Carolina Insurance Company	15,500.00	39,828.94
Davidson County Mutual Fire		
Farmers Mutual Fire		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro		45,012.60
Mecklenburg Farmers Mutual		
North Carolina Home Insurance Company		870.00
Pamlico Insurance and Banking Company	3,437.24	141,214.88
Piedmont Fire	75,000.00	
Rowan Mutual Fire		
Southern Stock Mutual	15,000.00	27,790.00
Southern Underwriters	30,000.00	82,802.61
Underwriters of Greensboro	15,000.00	10,000.01
Union County Farmers Mutual		
Total	143,937.24	347,519.04

COMPANIES OF

Ætna	425,000.00	12,600.00
Agricultural	309,945.00	532,734.43
American Central (St. Louis)		9,500.00
American of Boston		32,000.00
American Fire (Philadelphia)	356,217.44	723,483.46
Assurance Company of America		
Atlanta Home	70,000.00	
Atlanta-Birmingham		13,484.10
Alliance Insurance Company		
American Insurance Company	505,000.00	1,491,213.19
British American		
Citizens (St. Louis)	4,877.00	244,700.00
Camden Fire	37,000.00	285,350.00
Colonial	2,161.09	193,809.64
Continental	1,113,000.00	28,900.00
Daleware	200,000.00	184,700.00
Equitable of South Carolina	19,444.31	30,675.08
Equitable Fire and Marine	115,000.00	170,700.00
Fire Association	442,900.00	1,254,156.99
Fireman's Fund	502,750.00	213,400.00
Georgia Home	132,425.00	164,608.44
German Alliance		
German American	15,000.00	15,000.00
German (Freeport)	76,700.00	2,977,666.20
Germania Fire	650,000.00	326,500.00
Glens Falls	50,750.23	755,507.37
Globe and Rutgers	72,945.00	55,500.00
Hanover Fire	835,695.24	3,500.00
Hartford Fire	946,500.00	696,794.00
Home of New York	1,593,892.06	81,700.00
Indemnity Fire		
Indianapolis Fire		305,250.00
Insurance Company of North America	544,783.10	791,276.04
Millers Mutual Fire		34,550.00
Milwaukee Mechanics	117,000.00	1,166,191.53
National Fire	357,604.28	630,550.00
National Union	1,172.41	297,272.00
New Hampshire Fire	197,200.00	406,300.00
Niagara Fire		464,000.00
North German Fire		50,000.00
North River Insurance Company	294,339.36	106,900.00
Orient Insurance Company	698,893.57	
Pennsylvania Fire	194,000.00	629,950.00
Petersburg Savings and Insurance Company	25,000.00	
Phenix of Brooklyn	576,000.00	48,100.00
Phœnix of Hartford	336,381.79	98,519.16
Providence-Washington		
Queen of America		71,000.00
Rochester German	376,547.26	341,003.35
St. Paul Fire and Marine	371,476.65	610,402.13
Security Fire		

ASSETS.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

COMPANIES.

Loans on Collaterals.	Stocks and Bonds.	Cash in Office and Bank.	Unpaid Premiums and Agents' Balances.	Miscellaneous.	Total Assets.
$	$	$ 1,941.19	$	$	$ 1,941.19
8,800.00	23,970.00	2,281.02	2,293.78		92,673.74
		200.00			200.00
		104.24			104.24
	8,379.00	9,719.94	2,887.70	3,964.78	69,964.02
		1,087.00			1,087.00
225.00	147,381.50	18,382.13	21,075.44	3,970.79	191,904.86
	17,500.00	116,876.98	3,008.47		282,037.57
29,500.00		15,480.66	8,901.36	70.26	128,952.28
		554.23			554.23
3,000.00	54,219.98	13,270.30	6,880.45	101,334.33	221,495.06
6,500.00	93,868.96	51,314.35	15,983.19	391,244.63	671,713.74
3,500.00	31,269.98	13,846.43	3,893.88	38,188.49	115,698.79
		403.06			403.06
51,525.00	376,589.42	245,461.53	64,924.27	538,773.28	1,778,729.78

OTHER STATES.

	13,593,083.86	998,666.30	783,949.00	755.82	15,814,054.98
398,570.35	1,029,372.25	199,821.71	190,462.70	31,019.79	2,691,926.23
260,000.00	3,198,590.95	140,504.44	278,144.34		3,886,739.73
	555,523.00	30,627.18	60,323.08	6,241.91	684,715.17
1,450.00	1,378,607.17	131,354.40	195,888.59	51,794.74	2,838,795.80
	854,242.50	49,577.92	63,199.90	4,471.42	971,491.74
10,000.00	210,485.00	14,707.37	15,836.30	812.50	321,841.17
15,000.00	426,310.00	64,325.80	65,673.62	1,969.54	586,763.06
	830,475.75	170,109.59			1,000,585.34
	2,632,230.00	130,518.52	197,572.06	276,071.57	5,232,605.34
	317,212.50	55,672.01	91,419.02	2,166.65	466,470.18
	263,030.00	113,441.63	93,991.96	5,977.00	726,017.59
50,500.00	885,060.00	36,485.32	93,923.51	4,456.23	1,392,775.06
9,475.00	75,578.68	14,368.87	10,722.31	11,140.74	317,256.33
	11,674,865.00	764,442.67	856,575.05	105,370.60	14,543,153.32
	1,060,347.17	87,910.59	187,919.11	23,434.36	1,744,311.23
4,848.40	114,912.50	12,099.60	21,058.01	2,907.69	205,945.59
25,500.00	729,913.25	65,300.43	130,166.53	1,761.07	1,238,341.28
72,000.00	3,837,126.75	345,776.02	523,666.12	62,611.51	6,538,237.39
428,250.00	4,098,877.50	456,597.73	719,545.61	40,456.84	6,459,877.68
31,075.00	493,627.00	144,374.86	71,270.34	1,287.57	1,038,668.21
	1,227,682.00	31,112.73	116,677.52	3,496.50	1,378,968.75
	11,625,441.00	402,324.95	871,573.62	51,366.26	12,980,705.83
7,700.00	1,471,972.66	425,685.09	419,277.21	167,126.81	5,546,127.97
	4,696,973.00	286,608.08	357,468.28	35,150.37	6,352,699.73
3,700.00	2,472,255.00	731,095.40	151,837.40	10,950.85	4,176,096.25
	2,129,932.50	109,069.30	620,039.58	16,238.70	3,003,725.08
	2,749,330.50	110,542.38	377,968.49	220,149.25	4,112,185.86
4,800.00	10,780,796.05	667,558.33	2,470,382.10	36,321.86	15,603,152.34
	15,600,260.00	1,042,689.43	1,096,802.41	1,985.63	19,417,329.53
	395,587.50	33,721.68	29,711.27	2,679.09	462,099.54
	125,003.17	37,742.71	32,527.93	16,511.04	519,534.95
87,600.00	8,115,386.60	1,237,565.70	1,121,400.52	82,721.63	11,980,733.59
	57,030.20	28,680.83	442,161.48	1,627.56	564,050.07
	1,282,931.25	124,306.20	201,794.62	33,043.69	2,925,267.29
	4,805,496.00	184,605.60	505,731.90		6,483,987.78
50,000.00	1,255,290.00	57,827.30	151,438.97	9,783.40	1,821,784.08
25,000.00	2,865,011.00	212,650.83	182,063.63	23,517.88	3,911,743.34
	2,992,470.00	493,596.51	346,749.95	22,908.47	4,319,724.93
	298,332.50	20,102.93	100,526.29	33,706.36	502,668.08
7,000.00	663,087.25	192,813.19	200,817.55	16,930.60	1,481,887.95
	1,746,190.59	184,250.70	169,134.25	103,214.72	2,272,683.83
335,100.00	4,646,440.00	171,232.08	446,166.92	6,099.51	6,428,988.51
	533,708.00	713,680.13	13,427.11	1,445,001.45	2,730,816.69
72,700.00	5,783,731.00	713,865.90	795,804.50	16,929.56	8,007,130.96
24,000.00	5,712,734.35	327,673.99	793,151.61	49,427.69	7,341,888.59
	2,182,385.00	174,905.53	244,115.60	39,192.74	2,640,598.87
	6,432,360.05	213,840.19	419,149.96	69,680.31	6,206,030.51
	444,790.00	198,565.15	143,240.04	11,604.08	1,515,749.88
19,330.94	2,456,997.30	273,345.93	260,162.61	18,880.33	4,010,595.89
	236,160.00	93,092.23	93,340.65	4,500.00	427,092.88

TABLE No. I—

SHOWING THE NATURE OF THE GROSS ASSETS OF FIRE AND MARINE INSURANCE COMPANIES

COMPANIES OF OTHER

Name of Company.	Real Estate.	Mortgage Loans.
Springfield Fire and Marine	$ 421,000.00	$ 548,424.00
Stuyvesant Fire	8,000.00	14,000.00
Sun of New Orleans	35,000.00	
Teutonia		
Traders of Chicago	25,399.84	249,966.67
United States Fire	56,000.00	258,700.00
Virginia Fire and Marine	88,585.00	71,260.45
Virginia State	91,320.94	53,855.78
Westchester Fire	56,976.17	323,200.00
Williamsburg City	672,929.76	237,100.00
Total	13,925,812.50	18,306,954.01

COMPANIES OF

Atlas Assurance Company (Limited)		
British America		
Caledonian	434,555.66	
Cologne Re-insurance		
Commercial Union	888,148.69	115,000.00
Hamburg-Bremen		
Law Union and Crown		
Liverpool and London and Globe	1,857,249.69	3,318,450.00
London Assurance		
London and Lancashire	300,000.00	
Moscow Fire		
Munich Re-insurance		
North British and Mercantile		
Northern Assurance	165,000.00	
Norwich Union		40,000.00
Palatine of London		
Phœnix Assurance		
Prussian National		
Rossia		
Royal Insurance Company	2,576,900.63	320,000.00
Royal Exchange Assurance		
Salamandra		
Scottish Union and National	189,830.65	776,148.42
Skandia		
Sun Insurance Office	261,000.00	50,000.00
Union Assurance Society	199,999.98	
Western Assurance		15,000.00
Total	6,972,685.30	4,634,598.42

RECAPITU

Home Companies	143,937.24	347,519.04
Companies of other States	13,925,812.50	18,306,954.01
Foreign Companies	6,972,685.30	4,634,598.42
Sum total	21,042,435.04	23,289,071.47

ASSETS.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

STATES—CONTINUED.

Loans on Collaterals.	Stocks and Bonds.	Cash in Office and Bank.	Unpaid Premiums and Agents' Balances.	Miscellaneous.	Total Assets.
$ 16,100.00	$ 4,370,875.00	$ 470,491.74	$ 573,331.88	$ 46,675.54	$ 6,446,898.16
----------	360,233.75	324.51	70,749.03	3,291.62	456,598.91
----------	1,002,770.00	25,127.88	45,459.79	----------	1,108,357.67
----------	592,725.00	88,928.05	86,120.34	----------	807,773.39
----------	2,173,070.90	174,194.29	210,059.60	22,152.68	2,854,843.98
----------	266,725.00	21,975.46	120,249.99	8,261.50	731,911.95
3,045.00	696,722.50	92,585.13	102,448.06	1,714.40	1,056,360.54
2,813.66	437,944.00	17,433.79	87,954.31	20,632.24	711,954.72
----------	2,851,650.00	99,962.25	280,101.02	24,582.00	3,636,471.44
35,250.00	1,315,045.00	162,888.82	146,901.83	16,333.85	2,586,449.26
2,000,808.35	166,412,496.54	14,693,645.78	19,536,326.98	3,348,197.73	238,224,241.89

OTHER COUNTRIES.

----------	1,371,474.29	160,871.20	231,479.58	38,185.50	1,802,011.57
----------	1,209,024.02	82,822.91	126,455.12	10,308.70	1,428,610.75
----------	1,024,250.00	150,111.43	187 612.93	26,087.70	1,822,617.72
----------	631,075.00	25,302.74	133,582.73	6,270.00	796,230.47
----------	2,937,600.00	686,029.71	666,594.80	28,369.90	5,321,743.10
----------	1,715,485.42	139,045.91	132,633.95	21,773.33	2,008,938.61
----------	776,107.50	33,157.42	71,386.51	8,807.40	889.458.83
----------	4,232,291.25	1,335,764.42	1,315,120.00	48,523.07	12,107,398.43
----------	2,331,960.63	225,054.68	295,350.93	6,050.41	2,858,416.65
----------	2,030,160.08	217,542.36	360,865.27	180,714.20	3,089,281.91
----------	965,768.13	123,421.16	----------	----------	1,089,189.29
----------	3,237,660.00	244,191.22	185,072.11	27,443.60	3,694,366.93
----------	5,387,746.60	480,299.13	546,968.43	66,627.20	6,481,641.36
----------	3,086,175.00	191,160.26	570,816.53	9,963.85	4,023,115.64
----------	2,106,794.75	347,482.06	234,278.46	23 834.60	2,752,389.87
----------	1,428,237.50	383,430.22	271,212.73	1,066.45	2,083,946.90
----------	2,612,987.50	395,587.37	158,326.76	37,754.65	3,204,656.28
----------	937,792.69	78,470.37	108,853.85	10,277.84	1,135,394.75
----------	922,012.50	123,437.02	46,192.23	6,720.83	1,098,362.58
----------	4,206,632.18	422,382.17	813,034.88	111,873.11	8,450,822.97
----------	1,830,851.88	46,147.85	443,025.81	42,699.28	2,362,724.82
----------	862,635.00	66,132.26	47,502.58	296,093.45	1,272,363.29
2,000.00	3,348,860.25	234,545.26	138,622.10	327,771.05	5,017,777.73
----------	862,277.03	127,555.54	46,667.35	8,045.84	1,045,545.76
----------	2,279,307.75	266,246.74	310,303.99	28,590.58	3,195,449.06
----------	1,303,450.00	84,512.87	179,940.32	15,051.28	1,782,954.45
----------	1,873,843.09	68,070.94	382,608.38	20,974.05	2,360,496.46
2,000.00	56,483,560.04	6,736,775.22	8,044,499.33	1,409,878.87	84,283,997.18

LATION.

51,525.00	376,589.42	245,461.53	64,924.27	538,773.28	1,778,729.78
2,000,808.35	166,412,496.54	14,693,645.78	19,536,326.98	3,348,197.73	238,224,241.89
2,000.00	56,484,560.04	6,736,775.22	8,044,499.33	1,409,878.87	84,283,997.18
2,054,323.35	223,273,646.00	21,675,882.53	27,645,750.58	5,296,949.88	324,286,968.85

TABLE No. II—

SHOWING THE NATURE OF THE LIABILITIES OF FIRE AND MARINE INSURANCE COMPANIES

NORTH CAROLINA

Name of Company.	Unpaid Losses and Claims.	Unearned Premiums.
Cabarrus Mutual	$	$
Carolina Insurance Company	382.00	18,809.95
Davidson County Mutual Fire		
Farmers Mutual Fire		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro		16,783.21
Mecklenburg Farmers Mutual		
North Carolina Home Insurance Company	1,659.69	58,985.98
Pamlico Insurance and Banking Company		10,922.69
Piedmont Fire	3,253.79	43,542.48
Rowan Mutual Fire		
Southern Stock Mutual	1,566.70	56,114.52
Southern Underwriters	3,376.73	115,338.74
Underwriters of Greensboro	1,810.03	25,587.30
Union County Farmers Mutual		
Total	12,048.94	346,084.87

COMPANIES OF

Ætna	564,542.63	4,422,210.24
Agricultural	115,545.02	1,359,411.32
American Central (St. Louis)	153,230.41	1,502,511.04
American of Boston	35,534.90	277,753.49
American Fire (Philadelphia)	183,561.81	1,352,382.50
Assurance Company of America	56,066.00	314,859.32
Atlanta Home	4,940.00	51,293.91
Atlanta-Birmingham	12,908.39	235,459.84
Alliance Insurance Company		
American Insurance Company	185,558.00	2,272,140.84
British American	11,517.54	201,075.72
Citizens (St. Louis)	39,563,12	332,498.18
Camden Fire	60,028.40	453,460.60
Colonial	12,769.12	88,175.43
Continental	410,545.05	5,903,813.33
Delaware	73,080.00	696,161.46
Equitable of South Carolina	5,167.66	70,359.91
Equitable Fire and Marine	86,283.68	592,611.94
Fire Association	306,643.69	2,929,996.37
Fireman's Fund	292,755.27	2,875,715.34
Georgia Home	34,594.72	331,753.96
German Alliance	82,625.06	323,783.80
German American	637,067.25	4,713,862.04
German (Freeport)	212,273.65	3,405,087.69
Germania Fire	182,967.55	2,524,219.17
Glens Falls	77,529.60	1,386,443.46
Globe and Rutgers	215,035.17	1,406,295.92
Hanover Fire	270,979.41	2,045,124.85
Hartford Fire	948,768.04	9,010,890.59
Home of New York	976,171.49	7,210,566.00
Indemnity Fire	19,184.29	178,852.06
Indianapolis Fire	24,009.32	196,361.05
Insurance Company of North America	855,200.00	4,602,149.26
Millers Mutual Fire	5,500.00	
Milwaukee Mechanics	93,554.83	1,319,983.55
National Fire	381,094.77	3,381,665.51
National Union	81,636.81	684,548.85
New Hampshire Fire	199,532.42	1,478,071.01
Niagara Fire	222,294.36	2,090,448.86
North German Fire	36,038.49	211,521.74
North River Insurance Company	76,276.87	610,082.27
Orient Insurance Company	115,817.95	958,754.31
Pennsylvania Fire	200,374.41	2,364,100.69
Petersburg Savings and Insurance Company	7,150.75	61,436.92
Phenix of Brooklyn	387,861.38	4,915,987.15
Phœnix of Hartford	388,798.30	3,036,849.03
Providence-Washington	333,662.18	1,425,203.89
Queen of America	271,223.44	2,573,827.99
Rochester German	79,733.46	842,190.40
St. Paul Fire and Marine	233,554.92	2,183,839.10
Security Fire	17,200.61	173,784.90
Springfield Fire and Marine	241,310.94	2,630,601.04
Stuyvesant Fire	32,365.50	171,116.30

LIABILITIES.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

COMPANIES.

All Other Claims.	Total.	Cash Capital.	Net Surplus.	Total Liabilities.
$	$	$	$	$
6,024.00	25,215.95	50,000.00	17,457.79	92,673.74
3,180.81	19,964.02	50,000.00		69,964.02
8,338.34	68,984.01	89,299.00	33,621.85	191,904.86
205,337.42	216,260.11	33,960.00	31,817.46	282,037.57
267.50	47,063.77	50,000.00	31,888.51	128,952.28
2,248.10	59,929.32	100,000.00	61,565.74	221,495.06
8,125.05	126,840.52	425,000.00	119,873.22	671,713.74
2,609.41	30,006.74	75,000.00	10,692.05	115,698.79
236,130.63	594,264.44	873,259.00	306,916.62	1,774,440.06

OTHER STATES.

380,451.02	5,367,203.89	2,000,000.00	6,446,851.09	15 814,054.98
4,046.51	1,479,002.85	500,000.00	712,923.38	2,691,926.23
41,721.65	1,697,463.10	1,000,000.00	1,189,276.63	3,886,739.73
7,054.68	320,343.07	300,000.00	64,372.10	684,715.17
580,174.09	2,116,118.40	500,000.00	222,677.40	2,838,795.80
20,793.12	391,718.44	400,000.00	179,773.30	971,491.74
227.62	56,461.53	200,000.00	65,379.64	321,841.17
	248,368.23	222,500.00	115,894.83	586,763.06
		500,000.00	500,585.34	1,000,585.34
38,005.14	2,595,703.98	600,000.00	2,036,901.36	5,232,605.34
2,272.60	214,865.86	200,000.00	51,604.32	466,470.18
	372,061.30	200,000.00	153,956.29	726,017.59
55,857.05	569,346.05	400,000.00	423,429.01	1,392,775.06
6,501.52	107,446.07	200,000.00	9,810.26	317,256.33
472,133.41	6,786,491.79	1,000,000.00	6,756,661.53	14,543,153.32
145,445.67	914,687.13	702,875.00	126,749.10	1,744,311.23
5,007.16	80,534.73	117,800.00	7,610.86	205,945.59
20,000.00	698,895.62	400,000.00	139,445.66	1,238,341.28
1,783,333.46	5,019,973.52	500,000.00	1,018,263.87	6,538,237.39
94,143.90	3,262,614.51	1,000,000.00	2,197,263.17	6,459,877.68
137,281.88	503,630.56	300,000.00	235,037.65	1,038,668.21
34,703.70	441,112.56	400,000.00	537,856.19	1,378,968.75
287,869.16	5,638,798.45	1,500,000.00	5,841,907.38	12,980,705.83
	3,617,361.34	200,000.00	1,728,766.63	5,546,127.97
6,287.51	2,713,474.23	1,000,000.00	2,639,225.50	6,352,699.73
3,500.00	1,467,473.06	200,000.00	2,508,623.19	4,176,096.25
177,684.53	1,799,015.62	400,000.00	804,709.46	3,003,725.08
101,312.64	2,417,416.90	1,000,000.00	694,768.96	4,112,185.86
396,576.04	10,356,234.67	1,250,000.00	3,906,917.67	15,603,152.34
854,270.81	9,041,008.30	3,000,000.00	7,376,321.23	19,417,329.53
5,688.64	203,724.99	200,000.00	58,374.55	462,099.54
2,276.76	222,647.13	200,000.00	96,887.82	519,534.95
820,646.03	6,277,995.29	3,000,000.00	2,702,738.30	11,980,733.59
59,295.20	64,795.20		499,254.87	564,050.07
81,900.97	1,495,439.35	200,000.00	1,229,827.94	2,925,267.29
50,000.00	3,812,760.28	1,000,000.00	1,671,227.50	6,483,987.78
	766,185.66	750,000.00	305,598.42	1,821,784.08
34,454.42	1,712,057.85	1,000,000.00	1,199,685.49	3,911,743.34
	2,312,743.22	500,000.00	1,506,981.71	4,319,724.93
	247,560.23	200,000.00	55,107.85	502,668.08
56,409.76	742,768.90	350,000.00	389,119.05	1,481,887.95
5,160.04	1,079,732.30	500,000.00	692,951.53	2,272,683.83
879,249.99	3,443,725.09	400,000.00	2,585,263.42	6,428,988.51
2,019,189.08	2,087,776.75	200,000.00	443,039.94	2,730,816.69
12,566.10	5,316,414.63	1,000,000.00	1,690,716.33	8,007,130.96
135,649.94	3,561,297.27	2,000,000.00	1,780,591.32	7,341,888.59
	1,758,866.07	500,000.00	381,732.80	2,640,598.87
111,177.12	2,956,228.55	1,000,000.00	2,249,801.96	6,206,030.51
2,243.26	924,167.12	200,000.00	391,582.76	1,515,749.88
	2,417,394.02	500,000.00	1,093,201.87	4,110,595.89
	190,985.51	200,000.00	36,107.37	427,092.88
	2,871,911.98	2,000,000.00	1,574,986.18	6,446,898.16
	203,481.80	200,000.00	53,117.11	456,598.91

TABLE No. II—

SHOWING THE NATURE OF THE LIABILITIES OF FIRE AND MARINE INSURANCE COMPANIES

COMPANIES OF OTHER

Name of Company.	Unpaid Losses and Claims.	Unearned Premiums.
Sun of New Orleans	$ 30,688.00	$ 241,786.14
Teutonia	55,738.20	400,024.31
Traders of Chicago	131,941.23	1,174,719.91
United States Fire	53,739.60	386,017.61
Virginia Fire and Marine	67,255.00	468,356.23
Virginia State	40,877.88	246,212.85
Westchester Fire	153,349.40	1,746,033.77
Williamsburg City	91,469.92	936,664.49
Total	11,116,667.96	99,981,119.45

COMPANIES OF

Atlas Assurance Company (Limited)	111,894.94	898,309.08
British America	94,727.76	933,762.33
Caledonian	113,448.49	995,561.14
Cologne Re-insurance	60,263.00	419,489.63
Commercial Union	400,228.67	3,139,689.05
Hamburg-Bremen	221,845.00	1,383,337.56
Law Union and Crown	52,343.54	269,026.02
Liverpool and London and Globe	616,193.22	5,767,675.26
London Assurance	186,985.44	1,306,043.82
London and Lancashire	151,703.15	1,824,703.44
Moscow Fire	69,522.00	517,890.48
Munich Re-insurance	426,001.00	2,257,501.81
North British and Mercantile	365,011.11	3,148,823.84
Northern Assurance	243,970.60	2,066,466.27
Norwich Union	178,243.69	1,649,524.27
Palatine of London	121,913.00	1,047,130.24
Phœnix Assurance	219,659.00	1,871,129.99
Prussian National	67,093.37	604,424.81
Rossia	94,677.00	476,038.97
Royal Insurance Company	400,179.02	4 534,338.67
Royal Exchange Assurance	120,025.00	1,121,311.78
Salamandra	135,328.48	814,429.55
Scottish Union and National	202,127.05	1,675,376.06
Skandia	121,940.49	549,953.96
Sun Insurance Office	192,478.05	1,906,602.03
Union Assurance Society	134,234.54	764,326.06
Western Assurance	110,325.35	1,527,371.86
Total	5,223,341.96	44,570,248.98

RECAPITU

Home Companies	12,048.94	346,084.87
Companies of other States	11,116,667.96	99,981,119.45
Foreign Companies	5,223,341.96	44,570,248.98
Sum total	16,352,058.86	144,897,453.30

LIABILITIES.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

STATES—CONTINUED.

All Other Claims.	Total.	Cash Capital.	Net Surplus.	Total Liabilities.
$ 51,295.36	$ 323,769.50	$ 500,000.00	$ 284,588.17	$ 1,108,357.67
16,005.00	471,767.51	250,000.00	86,005.88	807,773.39
3,718.02	1,310,379.16	500,000.00	1,044,464.82	2,854,843.98
334.91	440,092.12	250,000.00	41,819.83	731,911.95
	535,611.23	250,000.00	270,749.31	1,056,360.54
142,034.32	429,125.05	200,000.00	82,829.67	711,954.62
44,204.14	1,943,587.31	300,000.00	1,392,884.13	3,636,471.44
11,681.49	1,039,815.90	250,000.00	1,296,633.36	2,586,449.26
10,201,635.52	121,299,422.93	39,191,000.00	77,733,818.96	238,224,241.89

OTHER COUNTRIES.

4,429.28	1,014,633.30	200,000.00	587,378.27	1,802,011.57
	1,028,490.09	200,000.00	200,120.66	1,428,610.75
47,304.27	1,156,313.90	200,000.00	466,303.82	1,822,617.72
40,130.72	519,883.35	200,000.00	76,347.12	796,230.47
252,640.19	3,792,557.91	200,000.00	1,329,185.19	5,321,743.10
203.62	1,605,386.18	200,000.00	203,552.43	2,008,938.61
10,406.48	331,776.04	200,000.00	357,682.79	889,458.83
654,637.99	7,038,506.47	200,000.00	4,868,891.96	12,107,398.43
63,022.32	1,556,051.58	610,000.00	692,365.07	2,858,416.65
56,875.00	2,033,281.59	200,000.00	856,000.32	3,089,281.91
	587,412.48	200,000.00	301,776.81	1,089,189.29
	2,683,502.81	200,000.00	810,864.12	3,694,366.93
20,048.43	3,533,883.38	200,000.00	2,747,757.98	6,481,641.36
202,948.51	2,513,385.38	200,000.00	1,309,730.26	4,023,115.64
29,653.04	1,857,421.00	200,000.00	694,968.87	2,752,389.87
52,622.38	1,221,665.62	200,000.00	662,281.28	2,083,946.90
44,858.49	2,135,647.48	200,000.00	869,008.80	3,204,656.28
2,476.46	677,994.64	200,000.00	261,400.11	1,135,394.75
	580,715.97	200,000.00	327,646.61	1,098,362.58
419,866.03	5,354,383.72	235,000.00	2,861,439.25	8,450,822.97
202,953.16	1,444,289.94	200,000.00	718,434.88	2,362,724.82
	949,758.03	200,000.00	122,605.26	1,272,363.29
178,438.32	2,055,941.43	200,000.00	2,761,836.30	5,017,777.73
	671,894.45	200,000.00	173,651.31	1,045,545.76
11,785.01	2,110,865.09	200,000.00	884,583.97	3,195,449.06
11,165.07	909,725.67	305,000.00	568,228.78	1,782,954.45
	1,637,697.21	201,000.00	521,799.25	2,360,496.46
2,306,564.77	52,100,155.71	5,951,000.00	26,233,841.47	84,284,997.18

LATION.

236,130.63	594,264.44	873,259.00	306,916.62	1,774,440.06
10,201,635.52	121,299,422.93	39,191,000.00	77,733,818.96	238,224,241.89
2,306,564.77	52,100,155.71	5,951,000.00	26,233,841.47	84,283,997.18
12,744,330.92	173,993,843.08	46,015,259.00	104,274,577.05	324,282,679.13

TABLE No. III—

SHOWING THE CHARACTER OF THE INCOME OF FIRE AND MARINE INSURANCE COMPANIES

NORTH CAROLINA

Name of Company.	Fire Premiums.
Cabarrus Mutual	$ 87.65
Carolina Insurance Company	21,073.15
Davidson County Mutual Fire	1,800.00
Farmers Mutual Fire	903.47
Gaston County Farmers Mutual	25,358.36
Home Insurance Company of Greensboro	2,002.35
Mecklenburg Farmers Mutual	66,372.51
North Carolina Home Insurance Company	15,511.81
Pamlico Insurance and Banking Company	65,965.00
Piedmont Fire	629.38
Rowan Mutual Fire	62,127.50
Southern Stock Mutual	146,275.48
Southern Underwriters	32,892.16
Underwriters of Greensboro	705.20
Union County Farmers Mutual	
Total	441,704.02

COMPANIES OF

Ætna	5,458,385.19
Agricultural	1,289,697.71
American Central (St. Louis)	1,929,716.61
American of Boston	422,263.88
American Fire (Philadelphia)	1,711,761.63
Assurance Company of America	421,756.05
Atlanta Home	66,505.70
Atlanta-Birmingham	414,023.69
Alliance Insurance Company	2,028,856.65
American Insurance Company	195,899.39
British American	471,739.18
Citizens (St. Louis)	643,988.49
Camden Fire	146,998.65
Colonial	5,920,807.28
Continental	825,796.73
Delaware	112,107.62
Equitable of South Carolina	812,847.06
Equitable Fire and Marine	3,848,012.53
Fire Association	3,775,984.84
Fireman's Fund	426,310.94
Georgia Home	458,643.29
German Alliance	5,326,190.28
German American	3,414,398.78
German (Freeport)	2,414,277.21
Germania Fire	1,369,356.35
Glens Falls	2,408,255.40
Globe and Rutgers	2,685,568.76
Hanover Fire	11,876,983.65
Hartford Fire	8,224,383.34
Home of New York	273,817.84
Indemnity Fire	296,962.58
Indianapolis Fire	5,356,830.08
Insurance Company of North America	25,758.70
Millers Mutual Fire	1,445,268.18
Milwaukee Mechanics	4,423,659.75
National Fire	951,861.22
National Union	1,782,481.40
New Hampshire Fire	2,652,911.66
Niagara Fire	348,672.64
North German Fire	1,043,084.63
North River Insurance Company	1,117,370.68
Orient Insurance Company	2,776,449.50
Pennsylvania Fire	76,163.48
Petersburg Savings and Insurance Company	5,875,727.39
Phenix of Brooklyn	3,949,698.91
Phœnix of Hartford	2,341,844.01
Providence-Washington	3,344,964.16
Queen of America	1,107,457.51
Rochester German	2,816,141.87
St. Paul Fire and Marine	315,477.65
Security Fire	3,500,605.23
Springfield Fire and Marine	316,871.72
Stuyvesant Fire	

INCOME.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

COMPANIES.

Marine and Inland Premiums.	Interest, Dividends and Rents.	All Other.	Total Income.
$	$	$ 1,853.54	$ 1,941.19
	4,734.17	6,000.00	31,807.32
			1,800.00
			903.47
	3,572.16	1,969.51	30,900.03
			2,002.35
	5,930.87		72,303.38
	11,856.18		27,367.99
	8,924.53		74,889.53
			629.38
	5,423.40	5,066.25	72,617.15
	12,451.18	18,014.29	176,740.95
	3,452.72	5,069.99	41,414.87
			705.20
	56,345.21	37,973.58	536,022.81

OTHER STATES.

327,572.06	583,308.96	6,719.39	6,375,985.60
	113,055.44	209.21	1,402,962.36
	155,217.02	6,389.98	2,091,323.61
	24,838.44	64,895.84	511,998.16
	100,928.50	57,114.52	1,869,804.65
	36,752.44		458,508.49
	11,364.01		77,869.71
	16,085.18		430,108.87
	1,446.71	500,000.00	501,446.71
	184,838.15		2,213,694.80
	10,035.72	40,000.00	245,935.11
	25,023.53		496,762.71
	47,795.99	13,701.92	705,486.40
	12,694.34	1,171.98	160,864.97
	586,926.51		6,507,733.79
	65,031.51	11,007.64	902,835.88
	8,798.84	4,791.22	125,697.68
23,574.10	42,597.85	16,546.40	895,565.41
	266,818.11	69,940.49	4,184,771.13
489,402.99	226,969.44		4,492,357.27
	41,226.19	204,979.91	672,517.04
	49,127.60		507,770.89
	468,970.55	52,968.23	5,848,129.06
	192,177.49	544.00	3,607,120.27
	241,788.43	54,097.99	2,710,163.63
	194,461.99	45,651.61	1,609,469.95
	62,861.06	50,828.59	2,521,945.05
	131,103.10	58,959.51	2,875,631.37
	493,394.48	30,093.76	12,400,471.89
266,718.31	750,446.76	94,218.66	9,335,767.07
	13,071.26	985.00	287,874.10
	18,583.78	100.00	315,646.36
1,819,415.68	420,148.37	55,210.11	7,651,604.24
	4,170.81	41,795.00	71,724.51
	108,444.11	28,777.93	1,582,490.22
	252,984.01		4,676,643.76
	73,121.42	6,115.13	1,031,097.77
	172,322.20	4,777.42	1,959,581.02
	128,991.86	595,857.62	3,377,761.14
	12,897.31	60,000.00	421,569.95
	53,377.82	162,493.29	1,258,955.74
	68,700.15	51,988.61	1,238,059.44
	238,810.51	46,595.22	3,061,855.23
	113,195.97	9,544.28	198,903.73
	217,802.51	53,981.50	6,147,511.40
	243,816.26	12,415.16	4,205,930.33
	79,249.71	6,952.77	2,428,046.49
	211,886.04	59,157.09	3,616,007.29
	60,132.54	38,112.39	1,205,702.44
425,087.53	179,996.81	77,165.00	3,498,391.21
	7,740.66	175,233.10	498,451.41
	221,832.20	176,773.21	3,899,210.64
	12,589.23	3,344.73	332,805.68

TABLE No. III—

SHOWING THE CHARACTER OF THE INCOME OF FIRE AND MARINE INSURANCE COMPANIES

COMPANIES OF OTHER

Name of Company.	Fire Premiums.
Sun of New Orleans	$ 345,880.74
Teutonia	650,157.01
Traders of Chicago	1,521,613.99
United States Fire	454,018.34
Virginia Fire and Marine	592,113.35
Virginia State	424,113.21
Westchester Fire	2,028,040.52
Williamsburg City	1,148,288.10
Total	122,805,822.93

COMPANIES OF

Atlas Assurance Company (Limited)	1,378,229.56
British America	1,286,399.36
Caledonian	1,311,739.44
Cologne Re-insurance	555,383.33
Commercial Union	4,496,278.28
Hamburg Bremen	1,806,767.75
Law Union and Crown	412,385.15
Liverpool and London and Globe	6,974,168.30
London Assurance	1,567,405.00
London and Lancashire	2,173,722.46
Moscow Fire	924,366.08
Munich Re-insurance	3,812,637.84
North British and Mercantile	4,115,937.51
Northern Assurance	2,479,964.05
Norwich Union	2,126,044.95
Palatine of London	1,413,137.38
Phœnix Assurance	2,577,365.42
Prussian National	759,244.46
Rossia	895,177.51
Royal Insurance Company	5,259,040.87
Royal Exchange Assurance	1,570,124.31
Salamandra	1,327,604.70
Scottish Union and National	1,960,002.00
Skandia	824,604.67
Sun Insurance Office	2,329,816.88
Union Assurance Society	1,142,935.41
Western Assurance	2,176,803.37
Total	57,657,286.14

RECAPITU

Home Companies	441,704.02
Companies of Other States	122,805,822.93
Foreign Companies	57,657,286.14
Sum total	180,904,813.09

INCOME.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

STATES—CONTINUED.

Marine and Inland Premiums.	Interest, Dividends and Rents.	All Other.	Total Income.
$ 20,005.28	$ 39,674.05	$ 105,293.21	$ 510,853.28
21,290.15	20,948.84	4,012.39	696,408.39
----------	107,746.05	4,568.50	1,633,928.54
----------	25,385.45	647.22	480,051.01
----------	38,957.62	979.95	632,050.92
----------	18,533.66	71,972.50	514,619.37
----------	122,443.28	60,726.84	2,211,210.64
----------	114,141.33	60,499.25	1,322,928.68
3,093,066.10	8,547,790.16	3,261,975.27	137,708,654.46

OTHER COUNTRIES.

----------	46,123.22	555,779.29	1,980,132.07
225,629.62	38,948.35	24,604.79	1,575,582.12
----------	90,814.43	----------	1,402,553.87
----------	22,586.12	----------	577,969.45
177,584.91	117,809.19	337,268.93	5,128,941.31
----------	63,848.18	107,560.64	1,978,176.57
----------	27,502.99	115,562.00	555,450.14
----------	413,100.23	428,446.92	7,815,715.45
337,633.01	96,972.42	152,428.91	2,154,439.34
----------	102,735.52	5,876.82	2,282,339.80
----------	31,342.89	----------	955,708.97
----------	127,969.53	322,350.00	4,262,957.37
----------	209,673.10	407,484.58	4,733,095.19
----------	107,676.26	1,135,960.09	3,723,600.40
----------	80,905.13	579,022.50	2,785,972.58
----------	47,310.14	48,848.81	1,509,296.33
----------	90,394.67	468,608.75	3,136,368.84
2,839.81	33,021.64	60.35	795,166.26
----------	18,678.51	578,230.00	1,492,086.02
----------	375,312.72	1,095,931.00	6,730,284.59
----------	75,760.19	404,311.12	2,050,195.62
----------	33,820.02	153,639.25	1,515,063.97
----------	----------	185,683.11	2,145,685.11
----------	37,242.35	102,027.03	963,874.05
----------	109,719.15	544,529.32	2,984,065.35
----------	61,419.46	532,799.18	1,737,154.05
462,338.11	75,135.69	100,044.50	2,814,687.77
1,206,025.46	2,535,822.10	8,407,057.89	69,806,191.59

LATION.

----------	56,345.21	37,973.58	536,022.81
3,093,066.10	8,547,790.16	3,261,975.27	137,708,654.46
1,206,025.46	2,535,822.10	8,407,057.89	69,806,191.59
4,299,091.56	11,139,957.47	11,707,006.74	208,050,868.86

TABLE No. IV.—

SHOWING THE CHARACTER OF THE DISBURSEMENTS OF FIRE AND MARINE INSURANCE COMPA

NORTH CAROLINA

Name of Company.	Losses.	
	Fire.	Marine and Inland.
Cabarrus Mutual	$ 128.00	$
Carolina Insurance Company	9,636.97	
Davidson County Mutual Fire	1,417.00	
Farmers Mutual Fire		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro	12,658.30	
Mecklenburg Farmers Mutual	1,567.04	
North Carolina Home Insurance Company	28,728.57	
Pamlico Insurance and Banking Company	17,883.68	
Piedmont Fire	45,441.81	
Rowan Mutual Fire	11.15	
Southern Stock Mutual	45,480.52	
Southern Underwriters	98,457.48	
Underwriters of Greensboro	24,670.21	
Union County Farmers Mutual	187.00	
Total	286,267.73	

COMPANIES OF

Ætna	3,358,449.07	212,520.46
Agricultural	822,995.70	
American Central (St. Louis)	1,199,809.43	
American of Boston	406,772.60	
American Fire (Philadelphia)	1,166,221.81	
Assurance Company of America	512,418.01	
Atlanta Home	20,442.41	
Atlanta-Birmingham	154,392.96	
Alliance Insurance Company		
American Insurance Company	1,119,447.42	
British American	173,068.51	
Citizens (St. Louis)	335,729.33	
Camden Fire	318,942.94	
Colonial	85,679.95	
Continental	3,678,368.70	
Delaware	589,484.44	
Equitable of South Carolina	90,903.45	
Equitable Fire and Marine	588,810.03	
Fire Association	2,314,822.32	
Fireman's Fund	2,005,458.48	257,764.29
Georgia Home	399,616.35	
German Alliance	302,166.95	
German American	3,071,517.12	
German (Freeport)	1,445,339.82	
Germania Fire	1,301,614.48	
Glens Falls	808,449.87	
Globe and Rutgers	1,073,935.16	
Hanover Fire	1,794,471.72	
Hartford Fire	7,252,929.13	
Home of New York	5,141,986.87	174,516.37
Indemnity Fire	184,087.14	
Indianapolis Fire	144,705.04	
Insurance Company of North America	3,284,925.01	1,048,537.67
Millers Mutual Fire	31,351.69	
Milwaukee Mechanics	901,420.83	
National Fire	2,898,014.09	
National Union	489,925.76	
New Hampshire Fire	1,289,319.91	
Niagara Fire	1,472,624.15	
North German Fire	191,869.28	
North River Insurance Company	534,094.66	
Orient Insurance Company	730,327.86	
Pennsylvania Fire	1,827,255.61	
Petersburg Savings and Insurance Company	28,167.82	
Phenix of Brooklyn	3,396,232.19	
Phœnix of Hartford	2,170,561.55	
Providence-Washington	1,228,258.66	240,216.35
Queen of America	2,357,835.81	
Rochester German	847,218.07	
St. Paul Fire and Marine	1,732,486.07	272,205.78

DISBURSEMENTS.

NIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

COMPANIES.

Interest and Dividends.	Commissions.	Salaries of Officers and Other Employes.	Taxes and Fees.	All Other Expenditures.	Total Disbursements.
$	$ 58.43	$ 55.54	$ 34.00	$ 24.70	$ 300.67
3,032.00	5,400.22	275.00	733.95	2,918.12	21,996.26
		72.00	69.43	41.57	1,600.00
		645.78	103.99	71.60	821.37
3,000.00				12,781.15	28,439.45
		371.50	160.20	34.30	2,133.04
882.47	9,936.30	4,728.58	1,922.51	5,184.71	51,383.14
6,792.00	3,499.83	3,919.84	252.38	2,891.35	35,239.08
	9,497.56	5,964.24	1,424.10	3,868.80	66,196.51
		60.00	14.00		85.15
				27,211.04	72,691.56
5,250.00				66,916.76	170,624.24
2,250.00				15,511.40	42,431.61
		73.59		88.14	348.73
21,206.47	28,392.34	16,166.07	4,714.56	137,543.64	494,290.81

OTHER STATES.

672,000.00	975,997.81	354,356.04	135,792.37	484,426.29	6,193,542.04
50,000.00	279,956.57	89,434.23	51,735.63	95,312.40	1,389,434.53
120,000.00	385,098.01	102,263.96	42,803.38	199,231.33	2,051,206.11
18,000.00	91,875.88	24,148.95	15,851.54	46,081.30	602,730.27
15,000.00	426,770.34	129,797.05	41,429.57	146,139.24	1,925,388.01
17,456.47	119,500.47	1,825.00	23,296.40	8,954.33	683,450.68
12,000.00	11,590.59	10,202.32	3,899.49	9,788.17	67,922.98
17,995.89	89,010.01	61,729.91	14,502.93	20,108.12	257,739.82
			1,876.17	6,334.45	8,210.62
96,089.96	463,267.38	115,317.37	64,718.41	140,886.22	1,999,726.76
5,000.00	42,519.76	9,062.06	6,564.95	22,300.52	258,515.80
	85,575.95	37,826.16	16,721.69	37,402.20	513,818.33
24,952.55	164,210.93	21,622.27	8,146.04	19,261.90	557,137.63
10,000.00	39,792.27	6,150.00	2,863.67	5,446.33	149,932.22
360,075.00	1,293,495.24	450,604.20	162,633.97	466,292.07	6,813,469.18
14,057.50	204,713.20	62,909.31	24,923.61	69,597.36	965,685.42
	37,126.70		4,962.39	8,586.66	137,579.20
28,000.00	186,381.12	52,890.61	26,626.85	59,621.59	942,330.20
200,000.00	969,336.90	286,446.93	92,949.49	210,975.27	4,084,530.91
120,000.00	753,387.76	300,416.06	82,652.07	292,869.62	3,812,548.28
	79,775.87	71,651.65	19,626.85	21,213.38	591,784.10
40,000.00	104,799.94	4,470.05	27,950.03	837.58	480,224.55
375,000.00	973,049.80	222,079.61	137,471.26	486,778.24	5,205,896.03
40,000.00	879,874.05	184,795.48	79,808.05	202,172.16	2,832,589.56
200,000.00	502,213.71	172,530.97	72,290.35	189,485.93	2,438,135.44
120,000.00	307,201.95	88,850.01	61,318.15	101,461.31	1,487,281.29
44,000.00	393,422.05	45,211.66	30,740.87	41,686.81	1,629,996.55
90,000.00	518,790.09	224,130.52	79,408.92	250,699.86	2,957,501.11
507,325.00	2,121,301.50	742,491.87	271,723.97	789,425.29	11,685,196.76
420,000.00	1,504,387.24	483,404.84	123,870.08	834,291.30	8,682,456.70
	54,062.03	22,123.85	10,395.10	14,582.24	285,250.36
12,000.00	67,056.81	21,449.75	7,990.03	17,468.05	270,670.68
359,937.00	1,437,517.35	446,918.93	162,897.38	378,105.36	7,118,838.70
		3,371.98	444.54	12,952.31	48,120.52
90,000.00	364,155.67	91,482.10	50,100.94	87,990.03	1,585,150.57
120,000.00	832,514.21	314,523.37	155,116.04	457,165.11	4,767,332.82
	216,815.83	67,784.81	38,133.66	35,215.35	867,874.41
100,000.00	433,788.37	78,395.16	49,763.85	129,899.91	2,081,187.20
100,000.00	540,662.99	216,541.77	79,437.77	183,249.49	2,592,536.17
12,000.00	116,286.14	2,433.35	7,369.20	10,836.89	340,794.86
26,776.00	256,955.97	85,549.87	18,291.10	52,784.95	974,452.55
50,000.00	248,659.99	63,964.58	26,310.25	93,806.97	1,213,069.65
100,000.00	566,677.25	175,000.00	76,756.71	214,517.10	2,961,206.67
24,000.00	11,197.17	18,115.22	13,311.93	52,383.16	147,176.30
100,000.00	1,202,310.32	413,871.22	131,236.09	555,193.64	5,798,843.46
282,000.00	800,605.36	217,272.64	87,911.51	356,755.22	3,915,106.28
50,000.00	506,056.35	113,344.18	50,442.61	93,271.84	2,281,589.99
600,000.00	591,595.62	233,382.25	76,722.57	212,446.77	4,071,983.02
20,000.00	287,746.82	35,074.33	29,046.80	84,736.21	1,303,822.23
50,000.00	734,560.80	103,766.84	82,946.81	211,316.63	3,187,272.93

TABLE No. IV—

SHOWING THE CHARACTER OF THE DISBURSEMENTS OF FIRE AND MARINE INSURANCE COMPA

COMPANIES OF OTHER

Name of Company.	Losses.	
	Fire.	Marine and Inland.
Security Fire	$ 256,209.56	$
Springfield Fire and Marine	2,188,590.34	
Stuyvesant Fire	206,788.37	
Sun of New Orleans	199,096.92	5,187.55
Teutonia	433,911.26	4,508.45
Traders of Chicago	952,819.36	
United States Fire	322,304.19	3,641.50
Virginia Fire and Marine	323,079.81	
Virginia State	255,482.43	
Westchester Fire	1,296,085.99	
Williamsburg City	695,090.76	
Total	74,405,385.82	2,149,098.42

COMPANIES OF

Atlas Assurance Company (Limited)	664,981.96	
British America	892,108.09	170,871.28
Caledonian	815,356.62	
Cologne Re-insurance	262,115.19	
Commercial Union	2,325,361.82	83,264.35
Hamburg Bremen	1,029,283.70	
Law Union and Crown	328,102.11	
Liverpool and London and Globe	4,944,097.01	
London Assurance	878,168.15	127,980.19
London and Lancashire	1,252,639.30	
Moscow Fire	405,388.73	
Munich Re-insurance	2,872,801.63	
North British and Mercantile	2,871,773.91	
Northern Assurance	1,877,334.08	
Norwich Union	1,662,145.19	
Palatine of London	880,118.14	
Phœnix Assurance	1,991,462.75	
Prussian National	370,427.01	1,589.05
Rossia	121,298.62	
Royal Insurance Company	3,369,200.16	
Royal Exchange Assurance	1,220,769.22	
Salamandra	828,542.72	
Scottish Union and National	1,288,679.32	
Skandia	546,136.88	
Sun Insurance Office	1,706,763.24	
Union Assurance Society	957,463.31	
Western Assurance	1,625,992.14	336,540.91
Total	37,988,499.90	720,245.78

RECAPIT

Home Companies	286,267.73	
Companies of Other States	74,405,385.82	2,149,098.42
Foreign Companies	37,988,499.90	720,245.78
Sum total	112,680,153.45	2,869,344.20

DISBURSEMENTS.

NIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

STATES—CONTINUED.

Interest and Dividends.	Commissions.	Salaries of Officers and Other Employes.	Taxes and Fees.	All Other Expenditures.	Total Disbursements.
$ 4,000.00	$ 116,880.89	$----------	$ 7,355.42	$ 6,381.69	$ 390,827.56
200,000.00	664,278.63	158,657.92	123,504.80	328,560.52	3,663,592.21
----------	105,894.45	4,691.66	3,741.50	8,025.87	329,141.85
49,830.00	59,403.94	23,489.92	13,065.80	154,038.65	504,112.78
25,125.00	135,988.42	25,037.41	21,327.91	48,184.15	694,092.60
50,000.00	361,382.45	92,565.40	50,896.15	64,126.34	1,573,789.70
7,500.00	129,802.93	25,691.33	7,243.81	32,991.42	529,175.18
20,000.00	115,110.69	20,225.82	17,773.37	32,014.17	528,203.86
6,002.25	92,355.20	24,481.91	8,993.20	21,977.91	408,292.90
60,000.00	412,389.40	129,596.54	12,784.12	300,347.57	2,211,203.62
75,000.00	272,618.34	92,854.91	30,701.81	89,275.26	1,255,541.08
6,211,122.62	27,749,763.28	7,978,262.12	3,183,246.03	9,707,467.50	131,384,345.79

OTHER COUNTRIES.

309,170.47	282,555.39	81,041.16	32,023.32	86,932.44	1,456,704.74
----------	283,314.18	66,315.65	47,136.80	117,700.97	1,577,446.97
20,727.00	299,056.43	81,405.32	36,087.44	82,707.54	1,335,340.35
85,329.42	159,033.88	----------	7,174.78	45.00	513,698.27
----------	1,264,705.52	159,559.12	94,677.97	206,803.60	4,134,372.38
128,160.01	378,701.51	142,879.48	45,246.95	119,142.02	1,843,413.67
58,950.54	102,475.69	13,940.01	10,668.81	18,529.96	532,667.12
485,288.50	1,332,859.66	390,980.67	225,030.93	452,668.44	7,830,925.21
402,604.73	379,573.67	122,634.42	49,279.30	98,434.68	2,058,675.14
3,326.55	417,917.16	141,875.51	64,033.31	138,754.63	2,018,546.46
----------	261,977.89	----------	2,916.08	2,097.60	672,380.30
----------	1,071,660.81	14,735.00	8,601.63	64,499.86	4,032,298.93
----------	831,172.40	244,686.99	102,857.22	242,540.88	4,293,031.40
400,915.97	400,829.27	151,130.46	73,907.53	216,101.03	3,120,218.34
245,000.52	435,531.49	165,525.47	51,436.71	143,096.74	2,702,736.12
----------	295,618.23	75,058.77	41,954.03	77,905.08	1,370,654.25
----------	483,272.66	229,436.92	80,736.95	138,414.96	2,923,324.24
13,982.07	160,137.05	69,022.52	21,773.02	65,473.53	702,404.25
----------	246,397.40	13,326.79	2,393.09	16,897.12	400,313.02
1,486,179.18	885,543.48	395,633.02	188,248.28	483,305.48	6,808,109.60
76,081.05	297,075.11	118,400.39	49,913.78	112,993.99	1,875,233.54
150,742.47	369,596.89	897.07	5,670.11	----------	1,355,449.26
1,124.02	405,831.31	97,836.91	63,093.48	147,256.33	2,003,821.37
152,918.92	250,985.13	----------	811.30	7,270.04	958,122.27
181,410.49	535,722.51	114,694.57	58,665.33	162,005.89	2,759,262.03
295,863.90	285,165.80	39,423.61	30,935.02	54,087.42	1,662,939.06
----------	533,199.65	92,565.97	77,195.13	188,357.65	2,853,851.45
4,497,877.81	12,649,910.17	3,023,005.80	1,472,468.30	3,344,122.88	63,696,130.64

ULATION.

21,206.47	28,392.34	16,166.07	4,714.56	137,543.64	494,290.81
6,211,122.62	27,749,763.28	7,978,262.12	3,183,246.03	9,707,467.50	131,384,345.79
4,497,877.81	12,649,910.17	3,023,005.80	1,472,468.30	3,344,122.88	63,696,130.64
10,730,206.90	40,428,065.79	11,017,433.99	4,660,428.89	13,189,134.02	195,574,767.24

TABLE No. V—RISKS,

SHOWING RISKS IN FORCE, RISKS WRITTEN, PREMIUMS CHARGED AND LOSSES INCURRED BY FIRE

ENDING DECEM

NORTH CAROLINA

Name of Company.	Risks in Force at End of Year.	
	Fire.	Marine and Inland.
Cabarrus Mutual	$ 596,425.00	$
Carolina Insurance Company	2,951,710.00	
Davidson County Mutual Fire	440,912.00	
Farmers Mutual Fire	6,716,964.00	
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro	1,638,065.00	
Mecklenburg Farmers Mutual	368,685.00	
North Carolina Home Insurance Company	6,109,315.04	
Pamlico Insurance and Banking Company	826,483.00	
Piedmont Fire	4,198,915.00	
Rowan Mutual Fire		
Southern Stock Mutual	6,626,864.00	
Southern Underwriters	12,618,483.00	
Underwriters of Greensboro	2,806,027.00	
Union County Farmers Mutual		
Total	45,898,848.04	

COMPANIES OF

Ætna	672,793,041.00	6,920,992.00
Agricultural	263,606,700.00	
American Central (St. Louis)	241,679,787.00	
American of Boston	46,523,628.00	
American Fire (Philadelphia)	209,971,265.00	
Assurance Company of America	49,022,380.00	
Atlanta Home	6,022,042.00	
Atlanta-Birmingham	25,216,860.00	
Alliance Insurance Company		
American Insurance Company (Newark)	396,610,289.00	
British American	35,461,674.00	
Citizens (St. Louis)	47,393,103.00	
Camden Fire	67,827,467.00	
Colonial	13,058,338.00	
Continental	1,061,834,334.00	
Delaware	112,890,434.00	
Equitable of South Carolina	7,717,159.00	
Equitable Fire and Marine	89,288,173.00	243,281.00
Fire Association	452,867,352.00	
Fireman's Fund	420,741,156.00	7,579,209.00
Georgia Home	41,034,609.00	
German Alliance	60,976,044.00	
German American	916,013,252.00	
German (Freeport)	502,910,750.00	
Germania Fire	505,400,605.00	
Glens Falls	238,255,069.00	
Globe and Rutgers	178,750,809.00	
Hanover Fire	409,100,800.00	
Hartford Fire	1,427,050,971.00	
Home of New York	1,298,270,327.00	12,456,205.00
Indemnity Fire	26,317,597.00	
Indianapolis Fire	25,974,518.00	
Insurance Company of North America	681,316,074.00	6,571,245.00
Millers Mutual Fire	2,923,675.00	
Milwaukee Mechanics	205,700,488.00	
National Fire	593,590,874.00	
National Union	99,787,746.00	
New Hampshire Fire	239,437,922.00	
Niagara Fire	364,632,359.00	
North German Fire	27,396,688.00	
North River Insurance Company	107,341,464.00	
Orient Insurance Company	157,475,778.00	
Pennsylvania Fire	445,254,601.00	
Petersburg Savings and Insurance Company	6,996,464.00	
Phenix of Brooklyn	792,488,259.00	
Phœnix of Hartford	558,858,324.00	
Providence-Washington	229,744,246.00	5,527,540.00
Queen of America	410,885,501.00	

PREMIUMS AND LOSSES.

AND MARINE INSURANCE COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR BER 31, 1904.

COMPANIES.

Risks Written During the Year and Premiums Thereon.				Losses Incurred.	
Fire.	Premiums.	Marine and Inland.	Premiums.	Fire.	Marine and Inland.
$ 17,530.00	$ 87.65	$	$	$ 2.00	$
1,869,162.00	35,266.89			9,218.97	
22,043.00	1,800.00			1,417.00	
				15,723.00	
1,661,893.00	30,055.85			12,658.30	
32,075.00	2,002.35			1,567.04	
5,635,400.72	113,843.65			43,835.80	
601,821.00	17,451.00			17,883.00	
6,066,914.00	109,204.40			45,441.81	
4,773,521.00	80,584.53			44,718.64	
10,668,885.00	187,542.08			98,457.48	
2,346,543.00	41,660.69			24,670.21	
	705.20			187.00	
33,695,987.72	620,204.29			315,780.25	

OTHER STATES.

555,842,521.00	7,401,300.48	93,744,055.00	454,641.99	3,323,410.16	215,613.76
174,977,500.00	1,896,040.00			836,750.00	
209,199,974.00	2,792,111.01			1,211,714.17	
61,503,917.00	819,956.34			410,999.56	
161,295,032.00	2,122,768.47			1,182,933.15	
49,556,757.00	638,090.47			494,265.01	
6,266,692.00	92,818.17			23,918.42	
39,825,934.00	650,488.33			162,690.35	
234,516,919.00	2,571,767.21			1,147,329.37	
45,938,330.00	473,190.95			158,302.00	
148,481,228.00	2,124,177.68	94,732.00	458.72	333,303.19	
65,206,320.00	832,623.41			337,187.42	
12,303,602.00	191,615.63			89,448.23	
773,650,383.00	6,978,680.72			3,624,020.52	
93,904,711.00	1,203,759.83			1,203,759.83	
14,089,597.00	167,192.76			89,265.90	
72,187,810.00	994,591.56	1,505,901.00	25,638.44	578,489.15	25,314.56
403,406,766.00	5,230,017.80			2,282,400.71	
488,906,553.00	5,362,420.89	147,418,838.00	970,817.31	2,010,300.14	303,596.92
42,714,312.00	634,326.99			389,349.83	
54,468,658.00	576,984.52			313,578.31	
833,764,533.00	8,337,991.67			3,110,124.12	
310,305,386.00	4,210,734.94			1,481,449.94	
334,668,317.00	3,248,342.34			1,336,520.14	
150,466,085.00	1,825,041.93			830,191.43	
215,617,732.00	3,046,994.51			1,161,525.33	
395,863,164.00	3,945,372.68			1,754,445.65	
1,099,332,741.00	14,549,405.06			7,246,874.35	
1,199,799,193.00	12,365,280.45	81,234,095.00	538,322.72	5,246,335.50	231,632.37
29,101,777.00	391,814.17			181,091.50	
26,689,126.00	392,291.82			154,953.90	
550,993,372.00	6,753,403.16	395,943,169.00	2,229,147.54	3,305,925.01	1,167,747.71
823,450.00	128,863.75			29,852.04	
152,035,096.00	1,954,518.92			907,972.86	
564,897,443.00	6,432,380.75			2,861,990.75	
105,364,210.00	1,341,011.32			526,774.48	
170,421,052.00	2,133,102.74			1,258,672.28	
294,775,357.00	3,511,268.58			1,478,464.55	
41,608,139.00	669,663.45			211,092.74	
146,077,749.00	1,484,231.38			545,809.04	
126,512,092.00	1,585,927.68			701,151.96	
301,147,951.00	3,707,845.85			1,802,228.57	
5,699,361.00	91,811.63			34,341.86	
610,252,123.00	7,171,068.62			3,392,379.81	
492,569,512.00	5,218,313.02			2,163,560.90	
294,931,732.00	2,723,876.11	104,110,295.00	559,949.50	1,298,427.36	279,529.53
339,819,683.00	4,376,081.51			2,372,254.00	

TABLE No. V—RISKS,

SHOWING RISKS IN FORCE, RISKS WRITTEN, PREMIUMS CHARGED AND LOSSES INCURRED BY FIRE

ENDING DECEM

COMPANIES OF

Name of Company.	Risks in Force at End of Year.	
	Fire.	Marine and Inland.
Rochester German	$ 130,559,232.00	$
St. Paul Fire and Marine	280,398,357.00	3,833,777.00
Security Fire	25,480,496.00	
Springfield Fire and Marine	442,061,692.00	
Stuyvesant Fire	23,171,580.00	
Sun of New Orleans	23,921,799.00	
Teutonia	56,593,512.00	
Traders of Chicago	177,558,119.00	
United States Fire	63,152,409.00	
Virginia Fire and Marine	49,110,709.00	
Virginia State	28,437,858.00	
Westchester Fire	336,655,331.00	
Williamsburg City	182,480,777.00	
Total	16,593,992,867.00	42,932,249.00

COMPANIES OF

Atlas Assurance Company (Limited)	145,503,706.00	
British America	134,098,847.00	2,737,252.00
Caledonian	175,222,069.00	
Cologne Re-insurance	87,565,633.00	
Commercial Union	601,354,572.00	5,071,302.00
Hamburg-Bremen	215,305,490.00	
Law Union and Crown	44,750,350.00	
Liverpool and London and Globe	1,025,947,033.00	
London Assurance	215,291,207.00	6,026,080.00
London and Lancashire	354,778,443.00	
Moscow Fire	84,882,141.00	
Munich Re-insurance	365,827,558.00	
North British and Mercantile	591,874,630.00	
Northern Assurance	348,255,816.00	
Norwich Union	285,989,844.00	
Palatine of London	157,779,435.00	
Phœnix Assurance	315,089,533.00	
Prussian National	89,149,673.00	102.00
Rossia	64,707,477.00	
Royal Insurance Company	832,865,000.00	
Royal Exchange Assurance	187,198,283.00	
Salamandra	119,637,683.00	
Scottish Union and National	294,791,523.00	
Skandia	90,372,768.00	
Sun Insurance Office	356,039,198.00	
Union Assurance Society	137,447,859.00	
Western Assurance	242,740,578.00	6,304,561.00
Total	7,564,466,349.00	20,139,297.00

RECAPITU

Home Companies	45,898,848.04	
Companies of other States	16,593,992,867.00	42,932,249.00
Foreign Companies	7,564,466,349.00	20,139,297.00
Sum total	24,104,358,064.04	63,071,546.00

PREMIUMS AND LOSSES.

AND MARINE INSURANCE COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR BER 31, 1904.

OTHER STATES—CONTINUED.

Risks Written During the Year and Premiums Thereon.				Losses Incurred.	
Fire.	Premiums.	Marine and Inland.	Premiums.	Fire.	Marine and Inland.
$ 123,563,963.00	$ 1,654,267.65	$	$	$ 850,162.64	$
189,830,849.00	3,537,365.30	103,574,314.00	699,934.89	1,727,698.66	1,663,025.12
30,078,194.00	475,762.74			270,325.97	
393,120,185.00	4,737,951.30			2,238,113.82	
31,391,650.00	463,203.57			216,787.54	
32,190,465.00	564,122.98	9,401,978.00	34,003.75	202,877.08	5,179.35
56,690,641.00	910,320.40	4,922,947.00	24,618.71	437,028.96	4,508.45
165,590,403.00	2,215,626.52			966,784.88	
58,546,219.00	803,141.79			333,284.15	171.66
45,104,226.00	832,763.88			339,530.00	
33,878,350.00	604,397.79			251,572.57	
252,490,680.00	2,711,390.58			1,292,640.19	
134,191,172.00	1,445,950.05			704,878.02	
14,158,448,287.00	166,307,825.80	941,950,326.00	5,038,533.57	75,439,509.97	3,896,319.43

OTHER COUNTRIES.

142,753,612.00	1,768,493.31			708,896.85	
130,407,244.00	1,690,907.73	31,375,550.00	262,279.65	886,917.22	170,003.77
154,551,050.00	1,782,206.52			813,543.45	
75,838,532.00	707,070.09			293,980.19	
714,224,300.00	6,011,800.87	137,479,422.00	225,942.21	2,363,639.82	91,924.20
171,689,609.00	2,203,423.03			1,146,528.70	
53,449,245.00	631,640.15			350,794.38	
1,016,406,051.00	11,066,077.58			4,793,240.85	
177,841,484.00	2,071,346.20	186,527,292.00	881,181.80	891,358.15	186,011.66
296,972,112.00	3,130,705.89			1,291,424.83	
99,487,047.00	1,123,624.12			394,692.81	
385,261,184.00	4,650,762.00			2,826,686.63	
560,327,632.00	5,379,769.41			2,885,719.45	
323,705,178.00	3,684,289.16			1,857,321.55	
242,255,482.00	2,780,430.39			1,661,050.97	
160,429,707.00	2,085,737.88			887,574.14	
310,574,625.00	3,763,090.05			1,971,138.85	
85,525,276.00	1,168,413.64	1,097,710.00	2,839.81	365,614.38	1,308.99
78,004,788.00	1,018,666.57			215,975.62	
718,492,163.00	7,693,341.43			3,329,341.04	
251,130,394.00	2,952,143.22			1,269,286.22	
161,723,944.00	1,622,057.30			953,318.78	
291,989,542.00	3,369,240.73			1,274,924.67	
96,477,762.00	1,044,776.91			535,095.29	
269,828,180.00	3,030,292.77			1,688,545.01	
169,412,875.00	1,776,182.38			985,200.35	
289,235,463.00	2,981,233.74	65,203,245.00	532,892.59	1,602,967.96	337,892.91
7,427,994,481.00	81,187,723.07	421,683,219.00	1,905,136.06	38,244,778.16	787,141.53

LATION.

33,695,987.72	620,204.29			315,780.25	
14,158,448,287.00	166,307,825.80	941,950,326.00	5,038,533.57	75,439,509.97	3,896,319.43
7,427,994,481.00	81,187,723.07	421,683,219.00	1,905,136.06	38,244,778.16	787,141.53
21,620,138,755.72	248,115,753.16	1,363,633,545.00	6,943,669.63	114,000,068.38	4,683,460.96

TABLE No. VI—NORTH

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES INCURRED, LOSSES PAID IN NORTH COMPANIES LICENSED

NORTH CARO

Name of Company.	Risks Written.	
	Fire and Tornado.	Marine and Inland.
Cabarrus Mutual	$ 17,530.00	$
Carolina Insurance Company	1,118,022.00	
Davidson County Mutual Fire	22,043.00	
Farmers Mutual Fire		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro	1,452,504.00	
Mecklenburg Farmers Mutual	32,075.00	
North Carolina Home Insurance Company	5,635,400.72	
Pamlico Insurance and Banking Company	601,821.00	
Piedmont Fire	4,011,140.00	
Rowan Mutual Fire	17,430.00	
Southern Stock Mutual	3,556,790.00	
Southern Underwriters	8,012,387.00	
Underwriters of Greensboro	2,072,917.00	
Union County Farmers Mutual		
Total	26,550,059.72	

COMPANIES OF

Ætna	4,624,966.00	
Agricultural	337,500.00	
American Central (St. Louis)	690,196.00	
*American of Boston		
American Fire (Philadelphia)	1,095,835.00	
Assurance Company of America	303,682.00	
Atlanta Home	396,863.00	
Atlanta-Birmingham	748,802.01	
Alliance Insurance Company		
American Insurance Company (Newark)		
British American	234,899.00	
Citizens (St. Louis)	1,086,889.00	
*Camden Fire	364,860.00	
*Colonial	116,616.00	
Continental	1,908,588.00	
*Delaware	457,076.00	
Equitable of South Carolina	416,959.34	
*Equitable Fire and Marine		
Fire Association	4,388,315.00	
Fireman's Fund	3,736,129.06	
Georgia Home	1,323,509.00	
German Alliance	559,738.00	
German American	5,142,299.00	
German (Freeport)	9,000.00	
Germania Fire	734,297.00	
Glens Falls	1,485,734.00	
Globe and Rutgers	1,979,955.00	
Hanover Fire	3,398,258.40	
Hartford Fire	9,184,374.00	
Home of New York	13,624,839.00	
Indemnity Fire	45,750.00	
*Indianapolis Fire	106,005.00	
Insurance Company of North America	2,595,256.00	2,007,502.00
Millers Mutual Fire	47,800.00	
Milwaukee Mechanics	361,261.00	
National Fire	4,720,768.00	
National Union	14,325.00	
New Hampshire Fire	1,326,104.00	
Niagara Fire	1,180,418.00	
North German Fire	79,010.00	
North River Insurance Company		
Orient Insurance Company	881,945.00	
Pennsylvania Fire	1,310,196.00	
Petersburg Savings and Insurance Company	418,941.00	
Phenix of Brooklyn	2,613,065.00	
Phœnix of Hartford	3,525,111.00	
*Providence-Washington	307,883.00	
Queen of America	1,999,647.00	

*Re-insurance only.

CAROLINA FOR TH E YEAR ENDING DECEMBER 31, 1904, BY FIRE AND MARINE INSURANCE IN THIS STATE.

LINA COMPANIES.

Premiums Received.		Losses Incurred.		Losses Paid.	
Fire and Tornado.	Marine and Inland.	Fire and Tornado.	Marine and Inland.	Fire and Tornado.	Marine and Inland.
$ 87.65	$	$ 2.00	$	$ 128.00	$
21,073.15		9,218.97		9,636.97	
1,800.00		1,417.00		1,417.00	
		15,723.00		15,723.00	
27,928.58		12,658.30		12,658.30	
2,002.35		1,567.04		1,567.04	
113,843.65		43,835.80		46,675.32	
17,451.00		17,883.00		17,883.00	
72,200.50		34,971.28		32,735.03	
87.15					
60,059.62		36,552.82		36,552.82	
145,215.70		83,073.70		83,073.70	
38,647.36		24,670.21		24,670.21	
500,396.71		281,573.12		282,720.39	

OTHER STATES.

78,443.05		33,775.39		40,298.65	
7,017.00		1,119.00		1,111.00	
13,136.95		4,678.54		3,556.61	
19,061.62		10,799.13		15,123.12	
6,378.47		6,361.80		4,355.80	
7,369,15		3,824.53		2,449.53	
11,894.18		1,170.75		1,170.75	
5,473.76		3,709.37		2,955.37	
20,456.40		3,896.72		5,514.67	
6,336.00		3,236.00		2,844.00	
2,123.90		3,018.06		3,568.06	
36,204.25		13,323.68		18,122.99	
5,527.14		1,115.67		1,115.67	
10,165.20		347.60		534.50	
39,362.49		11,292.71		9,752.88	
31,042.36		10,420.86		13,947.07	
19,141.00		10,965.00		14,566.00	
11,757.86		3,658.70		4,568.70	
78,258.71		38,528.34		40,899.67	
198.25					
10,061.58		6,109.25		4,182.45	
22,285.94		5,479.05		7,196.45	
41,848.91		21,178.98		20,128.98	
32,390.52		12,144.66		13,929.81	
98,307.15		36,947.44		40,653.40	
117,379.56		76,823.13		85,530.29	
3,874.73		1,209.50		1,572.85	
2,302.89		270.99		270.99	
52,314.23	4,606.01	29,787.55	550.48	22,520.84	1,650.48
8,882.50					
6,719.88		3.25		3.25	
33,788.06		12,305.34		15,949.52	
206.47					
21,691.34		4,791.09		3,929.52	
22,284.79		3,702.45		5,741.09	
1,308.29					
12,416.15		5,765.32		6,720.32	
23,710.55		9,123.58		9,173.05	
7,215.76		311.98		311.98	
51,528.18		40,103.49		37,653.49	
30,313.30		9,217.08		9,312.45	
1,537.61		272.76		91.76	
33,393.46		14,676.07		12,466.07	

TABLE No. VI—NORTH

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES INCURRED, LOSSES PAID IN NORTH COMPANIES LICENSED

COMPANIES OF

Name of Company.	Risks Written.	
	Fire and Tornado.	Marine and Inland.
Rochester German	$ 1,270,263.00	$
St. Paul Fire and Marine	1,020,642.00	
Security Fire	74,655.00	
Springfield Fire and Marine	2,782,251.00	
Stuyvesant Fire	305,096.00	
Sun of New Orleans	460,939.00	
Teutonia	576,241.00	
Traders of Chicago	1,357,778.00	
United States Fire	475,530.00	
Virginia Fire and Marine	4,685,466.00	
Virginia State	1,339,723.00	
Westchester Fire	1,245,548.00	
Williamsburg City	16,650.00	
Total	85,409,580.81	2,007,502.00

COMPANIES OF

Atlas Assurance Company (Limited)	227,530.00	
British America	737,852.00	
Caledonian	448,934.00	
*Cologne Re-insurance	739,249.00	
Commercial Union	4,666,098.00	
Hamburg-Bremen	1,725,485.00	
Law Union and Crown	329,140.00	
Liverpool and London and Globe	5,144,727.00	
London Assurance	1,039,427.00	1,603,236.00
London and Lancashire	2,851,962.00	
*Moscow Fire	462,499.00	
*Munich Re-insurance		
North British and Mercantile	3,555,692.00	
Northern Assurance	2,289,398.00	
Norwich Union	2,874,837.00	
Palatine of London	480,429.00	
Phœnix Assurance	1,785,632.00	
Prussian National	997,970.00	
*Rossia	360,289.00	
Royal Insurance Company	2,818,351.00	
Royal Exchange Assurance	2,464,840.00	
*Salamandra	427,559.00	
Scottish Union and National	1,560,629.00	
*Skandia	94,608.00	
Sun Insurance Office	753,431.00	
Union Assurance Society	1,906,824.00	
Western Assurance	3,473,126.00	
Total	44,416,718.00	1,603,236.00

RECAPITU

Home Companies	26,550,059.72	
Companies of other States	85,484,235.81	2,007,502.00
Foreign Companies	44,416,718.00	1,603,236.00
Sum total	156,451,013.53	3,610,738.00

*Re-insurance only.

CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1904, BY FIRE AND MARINE INSURANCE IN THIS STATE.

OTHER STATES—CONTINUED.

Premiums Received.		Losses Incurred.		Losses Paid.	
Fire and Tornado.	Marine and Inland.	Fire and Tornado.	Marine and Inland.	Fire and Tornado.	Marine and Inland.
$ 20,048.37	$	$ 8,723.67	$	$ 11,472.52	$
15,564.51		7,998.13		7,362.05	
737.31					
28,240.31		12,925.19		14,672.04	
4,316.44		1,984.28		1,984.28	
8,683.76		4,649.00		4,669.10	
12,023.64		8,786.00		7,686.00	
21,571.33		10,286.01		10,352.17	
6,608.73		5,439.16		7,718.29	
101,908.97		40,760.00		45,642.97	
31,849.83		12,476.80		15,625.63	
27,151.07		12,631.49		12,210.63	
231.90					
1,330,308.45	4,606.01	582,124.49	550.48	616,029.20	1,650.48

OTHER COUNTRIES.

4,915.49					
16,355.47		9,699.42		8,792.21	
8,954.61		2,254.04		1,612.71	
10,266.28		3,167.15		3,218.15	
25,137.99		5,757.42		6,629.66	
35,244.47		17,193.68		21,468.68	
1,781.43		691.16		681.66	
78,465.70		33,560.29		32,521.29	
21,675.95	5,044.34	8,984.57	2,916.41	12,059.57	2,916.41
25,025.38		12,982.27		7,933.27	
4,756.92		2.27		2.27	
17,211.60		12,013.43		13,330.75	
17,593.60		10,919.58		10,704.80	
21,281.86		7,177.85		5,712.95	
7,855.05		1,412.47		1,412.47	
14,365.91		4,862.16		5,468.44	
14,796.38		6,943.52		5,450.37	
4,990.55		1,137.64		387.64	
26,308.00		17,190.00		17,309.00	
28,862.95		10,881.69		11,573.69	
7,831.73		4,999.63		3,908.47	
19,111.87		5,511.20		6,358.45	
1,501.00		881.00		925.00	
15,991.79		7,404.50		6,926.49	
19,145.86		11,056.94		9,292.94	
26,628.26		10,657.11		25,234.40	
476,056.10	5,044.34	207,340.99	2,916.41	218,915.33	2,916.41

LATION.

500,396.71		281,573.12		282,720.39	
1,331,045.76	4,606.01	582,124.49	550.48	616,029.20	1,650.48
476,056.10	5,044.34	207,340.99	2,916.41	218,915.33	2,916.41
2,307,498.57	9,650.35	1,071,038.60	3,466.89	1,117,664.92	4,566.89

STATISTICAL TABLES

RELATING TO LIFE INSURANCE COMPANIES.

TABLE No. VII—

SHOWING THE CHARACTER OF THE ASSETS OF LIFE INSURANCE COMPANIES (LICENSED

Name of Company.	Value of Real Estate.	Mortgage Loans.	Collateral Loans.	Premiums, Notes, and Policy Loans.
Ætna Life	$ 633,164.74	$32,686,317.72	$ 1,051,394.62	$ 3,891,503.08
Bankers Life		83,250.00	4,986.42	121,463.77
Connecticut Mutual Life	10,594,829.03	24,752,965.08	30,000.00	690,820.08
Contentnea Life				
Eastern Life		9,500.00	1,175.00	281.27
Equitable Life Assurance	36,895,647.44	81,623,709.11	10,805,000.00	23,544,439.69
Fidelity Mutual Life	1,374,150.00	499,699.38	126,260.51	1,235,998.68
Franklin Life	16,738.41	451,550.00	44,000.00	1,063,531.33
Germania Life	3,111,069.37	16,909,978.00		2,041,013.71
Hartford Life	236,580.00	368,600.00	10,213.15	123,284.97
Home Life	1,731,053.76	4,735,239.19	12,750.00	1,551,511.78
Illinois Life	978,755.68	1,087,624.50	52,200.00	1,103,871.35
Life Insurance Company of Virginia,	92,985.00	1,174,632.19	96,331.57	24,810.19
Manhattan Life	5,874,925.00	6,129,810.00	515,074.16	1,516,565.02
Maryland Life	124,266.50	128,967.50	10,500.00	167,529.96
Massachusetts Mutual	392,122.15	13,996,175.35		4,372,943.15
Metropolitan Life	16,806,932.86	33,094,145.00		2,642,493.83
Michigan Mutual	379,300.64	7,073,688.81	5,500.00	886,554.76
Mutual Benefit Life	3,109,690.97	46,302,397.97	1,957,450.00	13,494,901.42
Mutual Life of New York	34,701,700.61	102,027,893.42	11,210,000.00	23,277,736.49
National Life	1,215,476.08	12,153,742.02	16,500.00	4,198,627.42
New York Life	13,257,500.00	23,595,105.00	550,000.00	39,199,093.32
Northwestern Mutual Life	3,374,607.53	93,386,076.20		16,869,190.46
Pacific Mutual Life	431,976.53	1,312,398.59	500,900.00	387,493.95
Penn Mutual Life	3,042,105.24	24,528,104.02	2,984,719.50	7,225,858.12
Phœnix Mutual Life	674,441.19	10,983,855.28		1,282,162.45
Provident Savings Life	2,704,500.00	700,295.22	9,200.00	2,517,677.12
Prudential Insurance Company	12,494,957.86	15,682,358.73	5,665,100.00	2,427,950.12
Reliance Life		188,246.75		30,000.00
Security Life and Annuity		21,025.00	26,647.00	31,687.08
Security Mutual Life	361,800.00	306,956.00	25,500.00	1,376,392.69
Security Trust and Life	1,554,500.00	142,100.00	6,065.00	235,307.81
South Atlantic Life		23,000.00	16,900.00	4,201.63
Southern Life and Trust Company				1,933.19
State Mutual Life	1,715,540.00	3,502,968.00	611,445.00	1,853,812.00
State Life of Indiana	1,100,000.00	1,045,258.83		651,383.38
Sun Life of Canada	1,146,643.91	2,529,160.09	543,250.00	1,477,808.91
Travelers	697,665.74	8,920,132.05	972,812.16	2,818,517.90
Union Central Life	543,984.06	35,442,335.23		5,529,134.57
Union Mutual Life	1,262,302.57	1,231,666.76	688,459.51	342,301.33
Washington Life	6,476,284.00	6,732,400.00		1,603,020.68
Total	169,090,196.87	613,563,326.99	38,550,333.60	111,814,808.66

ASSETS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Stocks and Bonds.	Cash in Office, Banks, and Deposits with Trust Companies.	Accrued Interest and Rents.	Unpaid and Deferred Premiums.	All Other Items.	Total Assets.
$ 26,865,926.52	$ 6,076,623.30	$ 818,732.65	$ 673,515.18	$----------	$ 73,696,178.81
965,707.50	126,922.98	2,353.68	84,615.00	----------	1,389,299.35
26,694,418.00	1,166,761.50	927,008.93	368,038.91	----------	65,224,841.53
----------	25,151.88	----------	----------	1,377.40	26,529.28
4,000.00	5,259.96	376.50	4,010.68	----------	24,602.41
225,669,374.00	22,651,666.82	3,303,018.78	6,599,626.00	----------	411,092,481.84
3,377,737.65	311,627.65	44,058.19	438,856.52	----------	7,408,388.58
533,774.83	42,199.06	40,437.09	95,274.00	----------	2,287,504.72
10,211,641.92	811,699.01	365,493.61	653,886.77	----------	34,104,782.39
669,927.00	606,824.59	14,281.74	180,364.96	1,351,294.34	3,562,370.75
7,852,107.49	332,299.68	122,636.38	268,630.79	----------	16,606,229.07
1,513,685.51	261,968.33	44,324.57	185,152.51	3,700.00	5,231,282.45
318,107.36	159,606.21	20,691.25	58,966.15	----------	1,946,129.92
3,655,045.00	405,012.46	161,494.56	315,358.86	5,000.00	18,578,285.06
1,886,524.42	84,471.86	13,479.32	35,729.35	2,585.20	2,454,054.11
16,053,237.50	938,860.23	507,704.99	728,828.85	----------	36,989,872.22
64,270,818.12	7,323,372.74	710,471.56	2,817,985.13	----------	127,666,219.24
28,750.00	222,788.17	131,557.56	149,017.43	10,414.38	8,887,571.75
24,391,446.20	1,170,253.25	1,621,010.63	1,046,044.62	----------	93,093,195.06
243,191,442.24	17,972,286.42	3,260,206.56	5,337,115.42	----------	440,978,371.16
11,827,881.00	818,507.36	524,078.51	531,254.58	1,491.05	31,287,558.02
287,062,384.31	17,694,109.31	2,469,570.76	6,832,497.65	----------	390,660,260.35
72,643,349.93	3,588,036.85	2,910,082.40	2,006,089.92	----------	194,777,433.29
3,991,893.00	121,411.73	84,800.35	372,938.43	176,030.47	7,379,843.05
27,441,302.50	925,821.43	617,521.50	1,463,400.79	14,769.01	68,243,602.11
4,602,747.60	449,978.91	219,156.09	259,934.48	----------	18,472,276.00
815,400.15	488,257.21	88,261.06	397,650.00	63,235.50	7,784,476.26
42,128,567.87	6,832,683.09	641,775.85	2,638,034.77	526.37	88,511,954.66
1,171,131.63	539,433.77	20,249.76	15,711.40	----------	1,964,773.31
----------	13,658.29	611.00	4,277.09	100,000.00	197,905.46
560,025.00	227,245.70	50,712.62	160,708.42	----------	3,069,340.43
309,735.00	80,939.16	24,324.14	108,655.68	60,518.64	2,522,145.43
216,897.50	61,638.96	2,115.47	8,815.63	408.42	333,977.61
----------	6,427.77	----------	1,091.20	200,000.00	209,452.16
16,339,539.00	427,799.24	294,990.86	468,333.62	180,750.00	25,395,177.72
66,151.25	69,049.80	18,615.75	209,624.30	----------	3,160,083.31
10,894,882.95	463,214.32	232,519.84	450,940.90	66,570.18	17,804,991.10
20,029,833.85	1,066,214.20	271,577.39	776,225.03	----------	35,552,978.32
10,575.00	126,497.22	1,441,562.72	619,249.12	----------	43,713,337.92
7,156,891.95	70,977.11	86,530.21	223,959.46	737.87	11,063,826.77
479,343.08	1,767,149.34	115,827.79	312,419.31	----------	17,486,444.20
1,165,902,973.83	96,575,407.87	22,224,224.62	37,902,832.91	2,239,408.83	2,317,863,514.18

TABLE No. VIII—

SHOWING THE CHARACTER OF THE LIABILITIES OF LIFE INSURANCE COMPANIES (LICENSED

Name of Company.	Net Reserve.	Present Value of Supplementary Contracts, etc.	Unpaid Policy Claims.	Premiums Paid in Advance.
*Ætna Life	$ 61,817,814.00	$ 91,118.00	$ 222,395.00	$ 39,403.72
Bankers Life	1,182,876.00	3,300.89	12,700.00	484.49
Connecticut Mutual Life	58,229,205.00	154,337.00	272,216.39	31,448.46
Contentnea Life	201.80			
Eastern Life	19,717.50			
Equitable Life Assurance	326,628,027.00	1,371,935.00	2,535,625.79	412,627.00
Fidelity Mutual Life	6,147,749.00	146,055.75	70,267.50	7,164.37
Franklin Life	1,920,235.00		17,242.99	5,434.83
Germania Life	29,035,049.00	32,057.05	129,618.61	11,193.27
Hartford Life	842,034.12		257,921.00	10,011.70
Home Life	15,073,548.00	49,088.00	75,894.46	39,730.96
Illinois Life	4,901,086.58	7,235.43	42,590.00	4,860.92
Life Insurance Company of Virginia,	1,504,208.00		26,637.94	31,285.53
Manhattan Life	16,375,020.00	6,047.00	56,383.80	27,033.71
Maryland Life	2,077,287.00		28,088.66	237.94
Massachusetts Mutual	32,942,194.00	220,000.25	122,624.92	23,782.28
Metropolitan Life	110,702,074.00	62,117.00	293,082.88	137,904.82
Michigan Mutual	8,401,645.02	11,597.05	6,333.80	8,647.35
Mutual Benefit Life	84,388,042.38	517,264.87	494,587.33	56,961.06
Mutual Life of New York	362,345,355.00	1,290,000.19	2,066,610.59	695,468.43
National Life	27,280,524.36	82,209.54	31,372.50	13,202.64
New York Life	336,222,459.00	1,606,827.84	3,295,538.44	1,586,164.49
Northwestern Mutual Life	158,826,634.00	788,354.00	585,891.97	36,917.72
*Pacific Mutual Life	6,172,062.63	7,600.00	47,473.00	5,956.57
Penn Mutual Life	56,739,457.00	1,301,316.00	341,095.36	56,400.51
Phœnix Mutual Life	17,405,380.00	26,839.00	31,471.00	23,084.00
Provident Savings Life	6,912,366.00	43,589.00	149,900.00	
Prudential Insurance Company	73,744,040.00	379,722.97	433,204.62	327,792.64
Reliance Life	219,994.00		1,000.00	446.77
Security Life and Annuity	68,363.00	20,497.00		
Security Mutual Life	2,423,477.00	65,967.13	44,071.30	5,983.95
Security Trust and Life	1,951,783.00		66,650.62	27,930.00
South Atlantic Life	126,943.00			
Southern Life and Trust Company	8,363.00			
State Mutual Life	22,506,952.00	54,816.00	75,128.00	51,311.00
State Life of Indiana	2,540,511.00		59,500.00	5,426.43
Sun Life of Canada	16,228,529.89	55,009.02	148,377.45	53,834.63
Travelers	31,804,590.00	1,896,465.00	64,835.14	46,234.52
Union Central Life	35,904,955.00	256,796.00	131,288.78	88,776.41
Union Mutual Life	10,290,467.00	27,797.00	107,584.30	2,520.82
Washington Life	16,737,235.00	2,792,00	130,365.82	5,999.54
Total	1,943,968,251.98	10,578,750.98	14,073,269.96	3,881,665.48

* Liabilities Accident Department included.

LIABILITIES.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Unpaid Dividends.	All Other Liabilities.	Total as to Policy-holders.	Capital Stock.	Surplus as to Policy-holders.	Total Liabilities.
$ 798,626.37	$ 4,171,181.07	$ 67,140,538.16	$ 2,000,000.00	$ 4,555,640.65	$ 73,696,178.81
----------	3,214.00	1,202,575.38	100,000.00	86,723.97	1,389,299.35
1,362,247.75	346,690.29	60,396,144.89	----------	4,828,696.64	65,224,841.53
----------	1,327.48	1,529.28	25,000.00	----------	26,529.28
----------	----------	19,717.50	20,000.00	4,885.91	44,603.41
540,900.26	559,305.48	332,048,420.53	100,000.00	78,944,061.31	411,092,481.84
2,120.76	51,377.23	6,424,734.61	----------	983,653.97	7,408,388.58
----------	8,409.61	1,951,322.43	----------	336,182.29	2,287,504.72
2,057,968.96	100,063.08	31,365,949.97	200,000.00	2,538,832.42	34,104,782.39
28,765.71	1,491,661.03	2,630,393.56	500,000.00	431,977.19	3,562,370.75
5,652.09	228,211.31	15,472,124.82	125,000.00	1,009,104.25	16,606,229.07
45,616.27	12,464.43	5,013,853.63	100,000.00	117,428.82	5,231,282.45
----------	1,877.50	1,564,008.97	150,000.00	232,120.95	1,946,129.92
19,794.54	234,331.93	16,718,610.98	100,000.00	1,759,674.08	18,578,285.06
4,987.98	3,813.55	2,114,415.13	100,000.00	239,638.98	2,454,054.11
380,212.66	18,548.43	33,707,362.54	----------	3,282,509.68	36,989,872.22
74,324.41	1,561,496.14	112,830,999.25	2,000,000.00	12,835,219.99	127,666,219.24
542.83	2,603.80	8,431,369.85	250,000.00	206,201.90	8,887,571.75
294,220.04	55,961.14	85,807,036.82	----------	7,286,158.24	93,093,195.06
174,387.95	48,730.57	366,620,552.73	----------	74,357,818.43	440,978,371.16
14,771.76	425,324.47	27,847,405.27	----------	3,440,152.75	31,287,558.02
379,671.65	41,459.40	343,132,120.82	----------	47,528,139.53	390,660,260.35
26,187,626.12	75,230.72	186,500,654.53	----------	8,276,778.76	194,777,433.29
----------	282,621.12	6,515,713.32	500,000.00	364,129.73	7,379,843.05
4,476,293.84	1,183,778.18	64,012,340.89	----------	4,231,261.22	68,243,602.11
8,914.00	175,000.00	17,670,688.00	----------	801,588.00	18,472,276.00
2,185.33	26,795.82	7,134,836.15	100,000.00	549,640.11	7,784,476.26
87,682.95	219,062.86	75,191,506.04	2,000,000.00	11,320,448.62	88,511,954.66
----------	1,253.50	222,694.27	1,000,000.00	742,079.04	1,964,773.31
----------	----------	88,860.00	100,000.00	9,045.46	197,905.46
----------	24,019.49	2,563,518.87	----------	505,821.56	3,069,340.43
----------	16,422.42	2,062,786.04	500,000.00	----------	2,562,786.04
----------	414.12	127,357.12	200,000.00	6,620.49	333,977.61
----------	----------	8,363.00	200,000.00	1,089.16	209,452.16
163,962.00	4,000.00	22,856,169.00	----------	2,539,008.72	25,395,177.72
2,285.71	7,774.49	2,615,497.63	----------	544,585.68	3,160,083.31
39,711.46	82.56	16,525,545.01	105,000.00	1,174,446.09	17,804,991.10
1,202.11	22,300.81	33,835,627.58	----------	1,717,350.74	35,552,978.32
21,728.38	260,711.05	36,664,255.62	100,000.00	6,949,082.30	43,713,337.92
6,088.58	1,833.00	10,436,290.70	----------	627,536.07	11,063,826.77
----------	34,735.84	16,911,128.20	500,000.00	75,316.00	17,486,444.20
37,192,492.47	11,714,053.92	2,021,408,484.79	11,075,000.00	285,440,650.00	2,317,924,134.79

TABLE No. IX—

SHOWING THE INCOME OF LIFE INSURANCE COMPANIES (LICENSED

Name of Company.	Premiums.
Ætna Life	$ 9,470,437.84
Bankers Life	784,444.00
Connecticut Mutual Life	5,411,377.44
Contentnea Life	4,285.57
Eastern Life	30,841.01
Equitable Life Assurance	62,643,836.74
Fidelity Mutual Life	3,503,975.13
Franklin Life	1,041,340.09
Germania Life	4,478,240.15
Hartford Life	2,389,553.15
Home Life	3,015,893.61
Illinois Life	1,300,789.95
Life Insurance Company of Virginia	1,680,410.89
Manhattan Life	2,559,061.76
Maryland Life	277,534.67
Massachusetts Mutual	6,494,441.00
Metropolitan Life	50,808,923.97
Michigan Mutual	1,513,750.81
Mutual Benefit Life	13,702,830.74
Mutual Life of New York	62,932,097.10
National Life	5,494,408.66
New York Life	80,556,577.60
Northwestern Mutual Life	28,040,739.65
*Pacific Mutual Life	2,653,389.43
Penn Mutual Life	13,318,584.22
Phœnix Mutual Life	3,205,026.33
Provident Savings Life	3,659,297.87
Prudential Insurance Company	41,155,697.33
Reliance Life	167,144.56
Security Life and Annuity	113,486.38
Security Mutual Life	1,452,285.27
Security Trust and Life	963,318.08
South Atlantic Life	90,438.21
Southern Life and Trust Company	28,948.25
State Mutual Life	4,078,879.78
State Life of Indiana	2.046,907.77
Sun Life of Canada	3,792,789.99
Travelers	4,840,511.84
Union Central Life	7,464,854.63
Union Mutual Life	2,154,450.51
Washington Life	2,733,416.01
Total	442,055,217.99

*Premium income Accident Department included.

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Interest and Rents.	All Other Sources.	Total Income.	Excess of Income Over Disbursements.	Excess of Disbursements Over Income.
$ 3,061,096.69	$ 27,308.82	$ 12,558,843.35	$ 4,553,429.42	$
46,285.71	15,593.05	848,322.76	206,958.01	
2,958,582.95	33.00	8,369,993.39		290,153.29
	1,648.00	5,933.57		320.34
443.04		31,284.05		1,253.31
15,877,119.11	555,740.10	79,076,695.95	27,108,044.40	
328,725.67	202,093.87	4,035,794.67	1,460,418.75	
97,025.84	3,147.75	1,141,513.68	379,401.77	
1,522,942.28		6,001,182.43	1,601,369.61	
112,690.39	27,609.47	2,529,853.01	201,147.27	
683,703.55	23,083.30	3,722,680.46	1,205,263.27	
262,637.83	40,920.88	1,604,348.66	177,601.96	
74,864.49	8,983.33	1,764,258.71	361,561.96	
913,157.90	85,696.86	3,557,916.52	659,907.16	
109,963.46	6,169.56	393,667.69	80,937.28	
1,502,069.09	99,440.69	8,095,950.78	3,075,116.79	
5,047,995.66	128,837.28	55,985,756.91	19,551,510.97	
417,454.75		1,931,205.56	506,893.81	
4,130,238.15	14,697.65	17,847,766.54	5,199,740.93	
17,569,794.28	501,093.19	81,002,984.57	29,620,153.13	
1,383,088.38	17,516.50	6,895,013.54	2,932,595.88	
15,291,016.54	1,063,678.18	96,891,272.32	37,059,543.35	
8,333,810.52	336,599.40	36,711,149.57	14,607,965.60	
318,918.35	1,008.75	2,973,316.53	894,664.52	
3,005,535.44	451,381.92	16,775,501.58	7,225,624.72	
852,574.79	26,470.11	4,084,071.23	1,431,616.90	
445,820.72	266,602.94	4,371,721.53	787,683.94	
3,447,611.77	125,799.24	44,729,108.34	14,835,567.01	
65,003.12	446.77	232,594.45		48,984.09
2,842.03	7,105.00	123,433.41	48,505.69	
93,561.41	770,977.79	2,316,824.47	1,039,576.35	
243,299.26	9,144.83	1,215,762.17	169,189.36	
10,857.51	8,096.69	109,392.41	31,737.05	
41.54	95.91	29,085.70	6,587.70	
1,069,271.30	34,476.78	5,182,628.86	2,014,455.13	
197,102.61	22.40	2,244,032.78	827,787.24	
746,624.69	22,521.51	4,561,936.19	2,073,151.76	
1,628,653.26	407,518.57	6,876,683.67	3,166,377.26	
2,362,055.80	124,980.00	9,951,890.43	4,873,525.92	
422,820.61	3,569.79	2,580,840.91	698,738.27	
895,301.42	7,400.00	3,636,117.43	71,185.45	
95,532,601.91	5,427,509.88	543,015,329.78	189,797,535.59	340,710.94

TABLE No. X—

SHOWING THE DISBURSEMENTS OF LIFE INSURANCE COMPANIES (LICENSED TO

Name of Company.	Death and Endowment Claims.	Annuities, Surrender Values, Dividends, Etc., Paid to Policy-holders.	Total Paid to Policy-holders.
Ætna Life	$ 4,418,457.30	$ 1,270,223.48	$ 5,688,680.78
Bankers Life	244,811.83	112,966.63	357,778.46
Connecticut Mutual Life	5,417,362.40	1,817,265.42	7,234,627.82
Contentnea Life	80.00		80.00
Eastern Life	6,000.00	562.42	6,562.42
Equitable Life Assurance	21,053,064.43	15,335,982.87	36,389,047.30
Fidelity Mutual Life	1,144,812.77	132,750.31	1,278,563.08
Franklin Life	295,001.73	48,513.91	343,515.64
Germania Life	2,357,739.93	669,244.94	3,026,984.87
Hartford Life	1,731,029.93	66,650.06	1,797,679.99
Home Life	1,123,784.97	478,181.49	1,601,965.46
Illinois Life	478,025.93	351,805.63	829,831.56
Life Insurance Company of Virginia	512,205.03	39,021.85	551,226.88
Manhattan Life	1,356,877.75	487,680.98	1,844,558.73
Maryland Life	180,423.24	29,814.54	210,237.78
Massachusetts Mutual	2,141,207.86	1,474,085.94	3,615,293.80
Metropolitan Life	14,950,107.02	1,609,387.08	16,559,494.10
Michigan Mutual	708,049.69	177,412.67	885,462.36
Mutual Benefit Life	6,375,152.83	3,479,628.44	9,854,781.27
Mutual Life of New York	25,672,229.33	8,812,045.50	34,484,274.83
National Life	1,577,602.78	849,078.37	2,426,681.15
New York Life	24,785,873.81	15,502,709.31	40,288,583.12
Northwestern Mutual Life	8,274,403.83	8,415,839.58	16,690,243.41
*Pacific Mutual Life	417,136.18	242,838.34	659,974.52
Penn Mutual Life	4,281,631.75	2,061,142.76	6,342,774.51
Phœnix Mutual Life	1,214,199.69	586,915.44	1,801,115.13
Provident Savings Life	1,455,171.38	443,522.40	1,898,693.78
Prudential Insurance Company	11,307,673.01	2,187,725.76	13,495,398.77
Reliance Life	6,000.00	334.41	6,334.41
Security Life and Annuity	14,105.00	13,566.44	27,674.44
Security Mutual Life	455,210.40	31,428.95	486,639.35
Security Trust and Life	368,511.91	76,877.59	445,389.50
South Atlantic Life	17,050.00	643.11	17,692.11
Southern Life and Trust Company	2,183.31	254.08	2,437.39
State Mutual Life	1,206,560.29	985,772.13	2,192,332.42
State Life of Indiana	300,902.69	195,728.46	496,631.15
Sun Life of Canada	987,609.48	382,601.24	1,370,210.72
Travelers	2,214,175.78	267,527.20	2,481,702.98
Union Central Life	2,165,346.34	1,085,089.30	3,250,435.64
Union Mutual Life	795,050.70	290,542.03	1,085,592.73
Washington Life	1,955,004.53	457,855.47	2,412,960.00
Total	154,839,400.73	69,600,743.63	224,440,144.36

*Disbursements Accident Department included.

DISBURSEMENTS.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Supplementary Contracts, Dividends to Stockholders, Etc.	Commissions and Agency Expenses.	Medical Fees, Salaries, Rent, Advertising, Printing, Etc.	Insurance Department, Fees and Taxes.	Taxes and Repairs, Real Estate and Miscellaneous.	Total Disbursements.
$ 207,937.52	$ 1,197,537.83	$ 793,741.36	$ 346,458.39	$ 101,058.25	$ 8,005,413.43
19.50	145,099.08	119,153.34	11,060.25	8,273.62	641,364.75
----------	369,620.00	366,984.65	200,007.63	488,906.58	8,660,146.68
815.03	3,385.16	1,641.14	123.55	209.03	6,253.91
----------	4,448.99	6,064.64	207.09	254.22	32,537.36
233,346.47	9,428,663.12	3,401,754.76	707,865.19	1,808,773.61	51,968,865.45
15,754.42	745,016.20	391,849.65	59,947.53	83,245.04	2,575,375.92
----------	295,198.36	96,553.37	20,612.24	6,154.30	762,111.91
25,528.48	837,910.09	263,088.95	60,289.55	182,110.88	4,399,812.82
40,000.00	278,259.57	167,264.30	30,454.37	15,047.51	2,328,705.74
18,360.65	560,917.46	221,175.08	46,035.89	68,062.65	2,517,417.19
7,000.00	332,033.21	191,938.46	22,784.88	42,158.59	1,426,746.70
27,000.00	549,976.66	201,648.17	33,067.76	39,777.28	1,402,696.75
16,000.00	543,967.96	282,835.59	43,523.95	165,123.13	2,898,009.36
6,000.00	35,898.45	30,910.31	3,833.94	25,849.93	312,730.41
36,512.59	842,098.77	352,879.66	110,009.56	64,039.61	5,020,833.99
143,534.50	13,688,656.07	4,302,633.47	724,637.12	1,015,290.68	36,434,245.94
26,166.66	306,300.20	135,412.07	28,848.96	70,961.50	1,424,311.75
----------	1,499,077.59	615,615.90	401,113.44	277,537.41	12,648,025.61
242,273.51	10,594,122.26	4,101,060.29	809,964.02	1,351,036.53	51,382,731.44
3,407.56	912,620.91	312,979.54	114,609.89	192,118.61	3,962,417.66
95,278.68	13,994,248.58	3,817,832.90	906,189.15	629,596.54	59,831,728.97
98,140.41	3,106,292.51	914,704.05	620,896.52	472,907.07	21,903,183.97
36,000.00	550,609.25	199,929.70	24,787.89	569,408.77	2,051,710.13
100,709.05	1,859,946.36	627,322.12	360,623.85	248,502.97	9,549,876.86
5,316.77	477,887.65	216,017.86	86,310.01	59,806.91	2,652,454.33
88,508.00	744,090.55	552,989.39	65,803.64	231,952.23	3,583,037.59
213,507.23	10,990,235.98	3,428,401.32	676,609.79	1,089,388.24	29,893,541.33
----------	111,131.13	163,430.09	3,067.04	7,615.87	281,578.54
3,887.50	32,237.01	10,602.85	528.92	----------	74,927.72
2,589.00	490,238.54	159,509.13	25,374.42	112,887.68	1,277,248.12
3,435.00	229,568.46	131,447.02	21,420.15	213,312.68	1,046,572.81
----------	21,923.83	24,199.98	2,894.74	10,954.70	77,665.36
----------	13,983.54	5,814.48	244.01	18.75	22,498.17
11,662.67	558,682.35	203,391.22	69,687.55	134,416.52	3,168,173.73
----------	614,307.47	227,453.71	33,177.65	45,675.58	1,416,245.56
19,565.20	789,320.11	221,836.85	36,982.82	49,858.73	2,488,784.43
111,712.17	704,222.74	224,944.48	62,475.17	87,248.87	3,690,306.41
29,366.16	1,064,089.95	321,699.06	131,252.46	281,521.24	5,078,364.51
4,243.31	438,196.66	194,585.95	43,549.92	116,474.07	1,882,102.64
8,893.05	549,596.89	319,787.68	48,092.98	225,660.38	3,564,931.98
1,881,471.09	80,512,617.48	28,323,083.54	6,995,424.78	10,593,206.68	352,745,947.93

TABLE

EXHIBIT OF POLICIES OF LIFE INSURANCE COMPANIES

Name of Company.	Policies in Force at Beginning of Year.		Policies Issued During Year.	
	Number.	Amount.	Number.	Amount.
Ætna Life	130,098	$ 223,307,877.00	16,946	$ 28,658,997.00
Bankers Life	10,379	21,805,329.00	5,485	4,508,972.00
Connecticut Mutual Life	69,959	165,925,486.00	3,709	9,981,705.00
Cententnea Life	798	22,360.00	2,483	59,300.00
Eastern Life	482	625,500.00	487	641,000.00
Equitable Life Assurance	499,947	1,370,648,232.00	105,082	225,769,277.00
Fidelity Mutual Life	49,699	100,340,547.00	12,128	21,962,659.00
Franklin Life	16,713	26,387,192.00	5,766	7,887,963.00
Germania Life	57,828	98,117,604.00	8,429	14,366,112.00
Hartford Life	39,481	72,034,524.00	4,446	6,568,421.00
Home Life	38,105	69,410,582.00	7,091	12,568,311.00
Illinois Life	22,177	35,550,137.00	3,957	7,419,732.00
Life Insurance Company of Virginia	338,874	39,705,381.00	116,873	13,004,722.00
Manhattan Life	31,818	69,809,117.00	5,245	12,465,017.00
Maryland Life	4,194	8,043,294.00	496	923,690.00
Massachusetts Mutual	71,950	167,050,306.00	11,445	22,701,962.00
Ordinary Industrial	325,109	273,310,244.00	130,624	98,282,726.00
Metropolitan Life	7,187,345	1,059,875,827.00	1,829,559	305,258,155.00
Michigan Mutual	32,421	42,366,901.00	5,434	7,096,964.00
Mutual Benefit Life	139,487	329,853,542.00	23,275	47,130,043.00
Mutual Life of New York	598,972	1,445,228,681.00	109,165	229,532,430.00
National Life	62,029	123,074,377.00	11,307	20,329,424.00
New York Life	812,711	1,745,212,899.00	185,367	331,295,606.00
Northwestern Mutual Life	280,443	662,851,194.00	31,924	77,201,564.00
Pacific Mutual Life	28,515	46,093,384.00	13,892	15,605,696.00
Penn Mutual Life	125,057	298,330,358.00	20,579	45,112,139.00
Phœnix Mutual Life	45,110	75,143,735.00	7,135	11,597,524.00
Provident Savings Life	40,365	97,942,197.00	12,567	21,514,701.00
Ordinary Industrial	270,851	317,322,903.00	96,140	104,434,408.00
Prudential Insurance Company	5,176,456	613,935,910.00	1,388,880	166,335,754.00
Reliance Life	324	1,314,650.00	1,672	3,285,707.00
Security Life and Annuity	784	2,040,900.00	641	1,244,500.00
Security Mutual Life	22,071	42,386,784.00	8,852	12,993,232.00
Security Trust and Life	9,768	17,708,104.00	2,714	5,453,730.00
South Atlantic Life	1,994	3,078,062.00	407	590,000.00
Southern Life and Trust Company	123	246,000.00	344	712,500.00
State Mutual Life	37,539	99,081,378.00	5,610	13,452,116.00
State Life of Indiana	15,475	44,972,596.00	8,178	18,509,189.00
Sun Life of Canada	61,477	73,766,272.00	12,718	15,738,887.00
Travelers	53,955	132,761,412.00	9,688	20,649,533.00
Union Central Life	106,245	191,750,059.00	16,967	32,116,757.00
Union Mutual Life	39,327	57,385,198.00	6,674	9,084,458.00
Washington Life	35,421	66,786,943.00	4,700	8,329,464.00
Total	16,891,897	10,332,603,977.00	4,255,081	2,012,374,947.00

No. XI.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR 1904.

Policies Terminated During Year.		Policies in Force at End of Year.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
8,554	$ 14,855,105.00	138,538	$ 237,304,739.00	8,440	$14,001,862.00		$
2,070	3,649,865.00	13,915	22,738,036.00	2,546	932,707.00		
3,477	9,583,862.00	70,207	166,417,515.00	248	492,029.00		
3,149	80,580.00	77	1,080.00			721	21,280.00
326	380,000.00	643	886,500.00	161	261,000.00		
54,324	139,513,210.00	551,462	1,460,312,089.00	52,515	89,663,857.00		
7,161	14,442,403.00	55,265	109,146,658.00	5,566	8,806,111.00		
3,212	4,998,164.00	19,309	29,523,386.00	2,596	3,136,194.00		
5,004	8,665,986.00	61,279	103,937,343.00	3,451	5,819,739.00		
6,240	11,090,675.00	38,127	67,736,403.00			1,355	4,298,121.00
3,782	7 317,674.00	41,541	74,892,289.00	3,436	5,481,707.00		
4,142	7,001,586.00	23,684	38,106,796.00	1,407	2,556,659.00		
92,469	9,512,405.00	366,843	43,623,886.00	27,969	3,918,505.00		
3,437	10,244,743.00	33,851	72,605,871.00	2,033	2,796,754.00		
366	859,336.00	4,332	8,121,648.00	138	78,364.00		
4,496	10,052,363.00	78,980	180,096,256.00	7,030	13,045,950.00		
64,943	47,038,916.00	399,141	330,609,826.00	74,032	57,299,582.00		
1,402,175	237,244,753.00	7,614,729	1,127,889,229.00	427,384	68,013,402.00		
4,973	5,345,769.00	33,069	44,293,414.00	638	1,926,513.00		
10,360	22,413,095.00	152,532	354,869,668.00	13,045	25,016,126.00		
49,395	129,125,280.00	659,544	1,547,611,660.00	60,572	102,382,979.00		
6,092	12,058,208.00	67,380	131,601,647.00	5,351	8,527,270.00		
75,163	162,326,114.00	924,712	1,928,609,308.00	112,001	183,396,509.00		
16,505	40,841,756.00	299,730	708,552,287.00	19,287	45,701,093.00		
7,912	7,397,051.00	34,699	54,614,627.00	6,184	8,521,243.00		
11,878	28,854,761.00	140,798	332,016,287.00	15,741	33,685,929.00		
3,535	6,312,727.00	48,732	80,494,884.00	3,622	5,351,149.00		
11,480	25,977,366.00	41,897	94,456,845.00	1,532			3,485,352.00
47,571	46,067,199.00	324,338	380,740,769.00	53,487	63,417,866.00		
1,081,902	140,468,582.00	5,642,335	675,992,239.00	465,879	61,056,329.00		
159	399,450.00	1,846	4,218,274.00	1,522	2,903,624.00		
92	228,200.00	1,340	3,086,100.00	556	1,045,200.00		
5,103	9,230,144.00	26,260	47,044,657.00	4,189	4,657,873.00		
1,750	3,287,716.00	10,821	20,073,448.00	1,053	2,364,344.00		
538	745,550.00	1,882	2,937,352.00			112	140,710.00
41	68,500.00	426	890,500.00	303	644,500.00		
2,830	7,497,256.00	40,347	105,161,408.00	2,808	6,080,030.00		
9,125	22,570,295.00	20,258	55,134,521.00	4,783	10,261,925.00		
7,693	7,233,919.00	66,929	82,861,364.00	5,452	8,095,092.00		
3,846	8,585,732.00	59,890	145,077,512.00	5,935	12,316,100.00		
7,649	15,039,398.00	115,873	209,413,293.00	9,628	17,663,234.00		
3,948	5,996,114.00	42,155	60,598,837.00	2,828	3,213,639.00		
4,818	10,061,332.00	36,569	67,488,150.00	1,148	701,207.00		
2,983,685	1,274,663,640.00	18,306,284	11,911,787,591.00	1,416,526	885,333,996.00	2,188	7,945,463.00

TABLE

SHOWING CEASED POLICIES OF LIFE COMPANIES

Name of Company.	By Death or Maturity.		By Expiry.	
	No.	Amount.	No.	Amount.
Ætna Life	2,880	$ 4,446,032.00	139	$ 299,700.00
Bankers Life	143	244,700.00	117	424,000.00
Connecticut Mutual Life	2,002	5,211,172.00	-------	14,939.00
Contentnea Life	5	80.00	-------	-------
Eastern Life	5	6,000.00	-------	-------
Equitable Life Assurance	6,628	21,687,187.00	4,651	12,179,730.00
Fidelity Mutual Life	555	1,147,196.00	188	536,994.00
Franklin Life	162	302,905.00	214	382,277.00
Germania Life	1,402	2,338,507.00	62	112,088.00
Hartford Life	827	1,759,398.00	1	1,000.00
Home Life	588	1,238,785.00	24	130,312.00
Illinois Life	294	489,106.00	1,792	3,338,231.00
Life Insurance Company of Virginia	-------	-------	-------	-------
Manhattan Life	563	1,423,632.00	26	229,966.00
Maryland Life	87	199,674.00	1	1,820.00
Massachusetts Mutual	815	2,295,346.00	12	23,594.00
Ordinary Industrial	3,163	2,752,293.00	57	87,550.00
Metropolitan Life	116,419	12,197,815.00	475	23,047.00
Michigan Mutual	462	740,705.00	15	29,000.00
Mutual Benefit Life	2,448	6,538,861.00	1,098	2,473,594.00
Mutual Life of New York	8,727	26,660,022.00	442	1,618,442.00
National Life	809	1,520,897.00	309	671,263.00
New York Life	9,536	26,367,873.00	51,666	89,479,212.00
Northwestern Mutual Life	3,080	8,315,491.00	9	1,376,304.00
Pacific Mutual Life	238	437,290.00	1,758	2,681,480.00
Penn Mutual Life	1,618	4,371,537.00	514	1,547,760.00
Phœnix Mutual Life	747	1,200,461.00	106	169,080.00
Provident Savings Life	543	1,469,316.00	2,414	4,939,433.00
Ordinary Industrial	2,327	2,843,435.00	11,600	16,071,351.00
Prudential Insurance Company	82,728	8,482,298.00	235	9,686.00
Reliance Life	3	7,000.00	2	4,500.00
Security Life and Annuity	6	17,000.00	-------	-------
Security Mutual Life	245	466,261.00	-------	-------
Security Trust and Life	177	420,116.00	126	377,881.00
South Atlantic Life	7	18,000.00	-------	-------
Southern Life and Trust	3	5,000.00	-------	-------
State Mutual Life	441	1,202,135.00	36	140,658.00
State Life of Indiana	122	318,885.00	2,357	5,382,600.00
Sun Life of Canada	815	1,045,111.00	7	31,591.00
Travelers	862	2,146,859.00	247	599,889.00
Union Central Life	1,248	2,391,065.00	261	513,815.00
Union Mutual Life	498	814,616.00	515	880,179.00
Washington Life	1,269	2,467,829.00	-------	-------
Total	255,529	158,005,891.00	81,526	146,792,966.00

No. XII.

FOR THE YEAR 1904—MODE OF TERMINATION.

By Surrender.		By Lapse.		By Change and Decrease.		Not Taken.		Total Ceased and Not Taken.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1,335	$ 2,441,625.00	4,196	$ 7,435,420.00	4	$ 232,328.00	-----	$----------	8,554	$ 14,855,105.00
499	1,175,652.00	1,311	1,805,513.00	-----	----------	-----	----------	2,070	3,649,865.00
773	1,942,064.00	702	1,772,550.00	-----	643,137.00	-----	----------	3,477	9,583,862.00
-----	----------	3,144	81,540.00	-----	----------	-----	----------	3,149	81,620.00
1	5,000.00	166	192,000.00	-----	----------	154	177,500.00	326	380,000.00
9,691	34,309,929.00	33,354	71,336,364.00	-----	----------	-----	----------	54,324	139,513,210.00
229	406,175.00	6,162	11,848,932.00	27	503,106.00	-----	----------	7,161	14,442,403.00
55	122,266.00	2,781	4,166,941.00	-----	23,775.00	-----	----------	3,212	4,998,164.00
805	1,303,738.00	2,735	4,473,281.00	-----	438,372.00	-----	----------	5,004	8,665,986.00
54	79,814.00	5,357	8,900,668.00	1	349,795.00	-----	----------	6,240	11,090,675.00
456	933,635.00	2,714	4,735,852.00	-----	279,090.00	-----	----------	3,782	7,317,674.00
1,482	2,474,864.00	348	530,550.00	226	168,835.00	-----	----------	4,142	7,001,586.00
-----	----------	-----	----------	-----	----------	-----	----------	92,469	9,512,405.00
540	1,251,428.00	2,242	6,725,513.00	66	614,204.00	-----	----------	3,437	10,244,743.00
35	46,022.00	240	587,621.00	-----	15,000.00	*3	9,199.00	366	859,336.00
1,209	2,370,773.00	2,460	4,563,388.00	-----	799,262.00	-----	----------	4,496	10,052,363.00
6,682	5,983,093.00	55,041	38,215,980.00	-----	----------	-----	----------	64,943	47,038,916.00
61,220	9,151,338.00	1,223,832	215,863,030.00	229	9,523.00	-----	----------	1,402,175	237,244,753.00
321	805,199.00	4,175	3,682,456.00	-----	87,409.00	-----	----------	4,973	5,345,769.00
3,819	8,559,921.00	2,995	4,710,500.00	-----	130,219.00	-----	----------	10,360	22,413,095.00
7,011	16,896,941.00	33,215	74,909,054.00	-----	9,040,821.00	-----	----------	49,395	129,125,280.00
1,335	2,663,425.00	3,560	6,915,487.00	79	277,136.00	-----	----------	6,092	12,058,208.00
11,415	29,949,263.00	2,546	7,902,811.00	-----	8,626,955.00	-----	----------	75,163	162,326,114.00
4,021	8,889,138.00	6,195	11,636,281.00	3,200	10,624,542.00	-----	----------	16,505	40,841,756.00
242	436,895.00	5,674	3,675,489.00	-----	165,897.00	-----	----------	7,912	7,397,051.00
1,845	4,882,516.00	7,398	15,966,861.00	503	2,086,087.00	-----	----------	11,278	28,854,761.00
672	1,352,544.00	2,010	3,495,720.00	-----	94,922.00	-----	----------	3,535	6,312,727.00
318	906,465.00	8,205	17,881,227.00	-----	780,925.00	-----	----------	11,480	25,977,366.00
1,818	2,636,600.00	31,802	23,948,600.00	24	567,213.00	-----	----------	47,571	46,067,199.00
45,361	7,003,091.00	945,640	124,789,622.00	7,938	183,885.00	-----	----------	1,081,902	140,468,582.00
1	1,000.00	139	348,750.00	14	38,200.00	-----	----------	159	399,450.00
1	3,000.00	85	191,000.00	-----	17,200.00	-----	----------	92	228,200.00
102	202,035.00	4,756	8,561,848.00	-----	----------	-----	----------	5,103	9,230,144.00
136	316,902.00	1,311	2,111,817.00	-----	61,000.00	-----	----------	1,750	3,287,716.00
1	500.00	529	726,050.00	1	1,000.00	-----	----------	538	745,550.00
4	9,000.00	11	15,500.00	-----	----------	23	38,500.00	41	68,000.00
808	1,945,572.00	1,513	3,409,818.00	32	799,073.00	-----	----------	2,830	7,497,256.00
392	1,590,794.00	752	1,656,564.00	5,502	13,621,452.00	-----	----------	9,125	22,570,295.00
1,049	1,430,984.00	5,822	4,516,630.00	-----	209,603.00	-----	----------	7,693	7,233,919.00
770	2,020,460.00	1,967	3,694,618.00	-----	123,906.00	-----	----------	3,846	8,585,732.00
442	1,229,154.00	5,698	10,245,061.00	-----	660,303.00	-----	----------	7,649	15,039,398.00
443	743,887.00	2,468	3,449,893.00	24	107,539.00	-----	----------	3,948	5,996,114.00
610	1,402,312.00	2,939	6,191,191.00	-----	----------	-----	----------	4,818	10,061,332.00
168,001	159,875,014.00	2,428,290	727,867,991.00	17,870	52,381,614.00	180	225,199.00	3,043,865	1,254,661,080.00

*Exchanged.

TABLE

EXHIBIT OF LIFE POLICIES IN

Name of Company.	Whole Life Policies.	
	Number.	Amount.
Ætna Life	39,044	$ 61,411,335.00
Bankers Life	6,053	14,026,788.00
Connecticut Mutual Life	60,815	145,162,563.00
Contentnea Life	204	286,000.00
Eastern Life	380,608	1,028,088,809.00
Equitable Life Assurance	25,789	48,031,298.00
Fidelity Mutual Life	14,236	20,128,827.00
Franklin Life	23,619	44,823,829.00
Germania Life	2,961	4,395,775.00
Hartford Life	31,364	55,938,697.00
Home Life	16,326	24,992,275.00
Illinois Life	7,689	5,198,955.00
Life of Virginia	29,994	64,339,563.00
Manhattan Life	3,378	6,063,085.00
Maryland Life	68,047	156,894,690.00
Massachusetts Mutual	174,761	177,037,569.00
Metropolitan Life—Ordinary Industrial	3,019,088	423,152,121.00
Michigan Mutual	15,400	16,450,591.00
Mutual Benefit Life	117,543	273,210,096.00
Mutual Life of New York	530,902	1,251,260,740.00
National Life	38,946	80,500,949.00
New York Life	583,257	1,211,506,379.00
Northwestern Mutual Life	196,990	464,400,174.00
Pacific Mutual Life	22,454	35,574,935.00
Penn Mutual Life	82,244	189,205,410.00
Phœnix Mutual Life	18,269	31,481,713.00
Provident Savings Life	15,628	30,165,793.00
Prudential Insurance Company—Ordinary Industrial	235,475	284,689,227.00
	5,449,421	664,226,113.00
Reliance Life	1,117	2,837,844.00
Security Life and Annuity	1,044	2,588,900.00
Security Mutual Life	5,109	11,003,138.00
Security Trust and Life	6,043	11,815,340.00
South Atlantic Life	1,603	2,393,453.00
Southern Life and Trust	414	864,500.00
State Mutual Life	16,866	44,402,377.00
State Life of Indiana	9,488	27,811,852.00
Sun Life of Canada	35,482	47,648,147.00
Travelers	35,793	91,572,340.00
Union Central Life	97,390	175,505,716.00
Union Mutual Life	25,561	35,670,137.00
Washington Life	26,873	49,927,385.00
Total	11,476,888	7,305,685,428.00

No. XIII.

FORCE DECEMBER 31, 1904.

Endowment Policies.		All Other Policies.		Reversionary Additions.	Total Policies in Force December 31, 1904.	
Number.	Amount.	Number.	Amount.		Number.	Amount.
88,207	$ 151,382,109.00	11,287	$ 24,511,295.00	$----------	138,538	$ 237,304,739.00
986	1,617,116.00	6,876	7,087,260.00	6,872.00	13,915	22,738,036.00
8,521	18,938,987.00	871	2,315,965.00	----------	70,207	166,417,515.00
----------	----------	77	1,080.00	----------	77	1,080.00
22	33,500.00	417	567,000.00	----------	643	886,500.00
160,104	400,566,739.00	10,750	25,054,146.00	6,602,395.00	551,462	1,460,312,089.00
9,441	15,535,540.00	20,035	45,579,820.00	----------	55,265	109,146,658.00
2,371	3,098,700.00	2,702	6,295,859.00	----------	19,309	29,523,386.00
37,561	57,926,732.00	99	566,850.00	619,932.00	61,279	103,937,343.00
5,281	9,144,328.00	29,884	54,191,975.00	4,325.00	38,126	67,736,403.00
8,367	13,359,665.00	1,810	3,610,936.00	1,982,991.00	41,541	74,892,289.00
2,339	3,102,625.00	5,019	9,371,772.00	640,124.00	23,684	38,106,796.00
454	335,500.00	358,700	38,089,431.00	----------	366,843	43,623,886.00
3,547	6,953,361.00	310	728,487.00	584,460.00	33,851	72,605,871.00
927	1,952,605.00	27	63,430.00	42,528.00	4,332	8,121,648.00
9,078	16,814,902.00	1,855	5,210,464.00	1,176,200.00	78,980	180,096,256.00
222,678	140,675,817.00	1,702	12,896,440.00	----------	399,141	330,609,826.00
4,368,849	697,575,715.00	226,792	7,161,393.00	----------	7,614,729	1,127,889,229.00
12,100	18,866,686.00	5,569	8,672,762.00	303,375.00	33,069	44,293,414.00
31,236	68,440,726.00	3,753	6,929,330.00	6,289,516.00	152,532	354,869,668.00
124,150	263,365,538.00	4,492	13,215,990.00	19,769,392.00	659,544	1,547,611,660.00
25,401	43,603,973.00	3,033	7,401,980.00	94,745.00	67,380	131,601,647.00
325,120	624,136,798.00	16,335	88,736,738.00	4,229,393.00	924,712	1,928,609,308.00
88,114	192,522,544.00	14,626	42,880,738.00	8,748,831.00	299,730	708,552,287.00
5,940	7,704,272.00	6,305	10,246,656.00	1,088,764.00	34,699	54,614,627.00
38,198	78,813,485.00	20,356	62,635,259.00	1,362,133.00	140,798	332,016,287.00
26,512	40,585,554.00	3,951	7,691,165.00	736,452.00	48,732	80,494,884.00
2,882	5,322,240.00	23,387	58,968,812.00	----------	41,897	94,456,845.00
76,410	75,519,662.00	12,453	20,291,502.00	240,378.00	324,338	380,740,769.00
103,414	9,192,961.00	89,500	2,570,095.00	3,070.00	5,642,335	675,992,239.00
659	1,067,930.00	70	312,500.00	----------	1,846	4,218,274.00
23	28,000.00	273	469,200.00	----------	1,340	3,086,100.00
1,402	1,719,724.00	19,749	32,864,338.00	1,457,457.00	26,260	47,044,657.00
1,930	3,421,356.00	2,848	4,835,752.00	----------	10,821	20,072,448.00
138	209,500.00	141	334,400.00	----------	1,882	2,937,353.00
12	26,000.00	----------	----------	----------	426	890,500.00
21,443	53,081,075.00	2,038	5,984,706.00	1,693,250.00	40,347	105,161,408.00
440	738,831.00	10,331	26,585,838.00	----------	20,259	55,134,521.00
28,292	33,451,810.00	3,155	1,102,219.00	659,188.00	66,929	82,861,364.00
17,959	39,409,465.00	6,138	14,085,851.00	9,856.00	59,890	145,077,512.00
15,847	25,666,152.00	2,636	7,447,321.00	794,104.00	115,873	209,413,293.00
11,927	15,933,715.00	4,667	8,637,742.00	357,243.00	42,155	60,598,837.00
9,614	16,925,759.00	82	----------	635,006.00	36,569	67,488,150.00
5,894,896	3,158,767,697.00	935,101	696,204,387.00	59,131,970.00	18,306,285	11,219,789,482.00

TABLE No. XIV—BUSINESS

SHOWING BUSINESS IN NORTH CAROLINA OF LIFE INSURANCE.

Name of Company.	Policies in Force December 31, 1903.		Policies Issued During 1904.	
	Number.	Amount.	Number.	Amount.
Ætna Life	3,070	$ 4,651,176.00	445	$ 579,248.00
Bankers Life	431	1,455,294.00	71	243,182.00
Connecticut Mutual Life	320	748,371.00	37	54,871.00
Contentnea Life	798	22,360.00	2,428	59,300.00
Eastern Life	482	625,500.00	487	641,000.00
Equitable Life Assurance	4,993	9,978,977.00	888	1,362,465.00
Fidelity Mutual Life	1,283	2,000,162.00	392	595,431.00
Franklin Life	2	3,112.00	76	203,513.00
Germania Life	224	355,500.00	112	285,700.00
Hartford Life	657	1,331,702.00	115	153,069.00
Home Life	351	431,514.00	92	142,382.25
Illinois Life	298	653,183.00	100	109,299.00
Life Insurance Company of Virginia	76,595	8,903,410.00	26,850	3,064,988.00
Manhattan Life	258	360,835.00	92	117,350.00
Maryland Life	261	373,218.00	48	66,845.00
Massachusetts Mutual	282	473,098.00	132	329,000.00
Metropolitan Life (Ordinary)	406	416,708.00	690	601,620.00
Metropolitan Life (Industrial)	4,671	795,894.00	12,494	2,035,345.00
Michigan Mutual	479	555,629.28	212	231,518.30
Mutual Benefit Life	4,463	7,266,602.00	1,252	1,658,085.00
Mutual Life of New York	5,483	12,465,355.00	1,810	2,774,767.00
National Life	96	145,382.00	274	307,500.00
New York Life	4,797	9,392,018.00	1,190	1,924,830.00
Northwestern Mutual Life	1,801	3,610,040.00	221	345,200.00
Pacific Mutual Life	359	435,061.00	341	369,511.00
Penn Mutual Life	3,540	6,642,921.00	685	1,153,621.00
Phœnix Mutual Life	1,367	1,868,535.00	478	583,491.00
Provident Savings Life	1,384	3,047,911.00	402	817,746.00
Prudential Insurance Company	1,711	2,897,166.00	1,143	1,737,296.00
Reliance Life			61	138,500.00
Security Life and Annuity	763	1,984,900.00	575	1,155,400.00
Security Mutual Life	481	645,101.00	183	217,456.00
Security Trust and Life	310	465,059.00	60	71,387.00
South Atlantic Life	394	563,750.00	151	195,500.00
Southern Life and Trust	114	232,000.00	331	689,000.00
State Mutual Life	614	1,047,327.00	103	163,164.00
State Life of Indiana	850	1,560,900.00	417	657,591.00
Sun Life of Canada	1,781	728,073.75	811	365,569.10
Travelers	651	1,875,756.00	119	240,200.00
Union Central Life	3,331	4,565,369.00	421	577,440.00
Union Mutual Life	102	163,111.41	51	68,410.80
Washington Life	508	607,643.00	219	267,560.00
Total	130,863	96,345,624.44	57,059	27,355,351.45

NOTE.—Paid-for Business only.

IN NORTH CAROLINA.

COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1904.

Policies Ceased During 1904.		Policies in Force December 31, 1904.		Losses.			Premiums.
Number.	Amount.	Number.	Amount.	Unpaid December 31, 1903.	Incurred During 1904.	Paid During 1904.	Received 1904.
210	$ 319,938.00	3,305	$ 4,910,486.00	$ 1,623.00	$ 74,115.00	$ 75,061.00	$ 146,982.16
70	289,991.00	432	1,408,485.00	----------	6,500.00	6,500.00	44,348.67
21	65,944.00	336	737,298.00	----------	32,500.00	32,500.00	14,407.78
3,149	80,580.00	77	1,080.00	----------	905.03	895.03	4,285.57
326	380,000.00	643	886,500.00	----------	6,000.00	6,000.00	30,841.01
566	1,188,963.00	5,315	10,152,499.00	15,528.00	86,471.00	99,882.00	340,512.97
264	377,989.00	1,411	2,217,604.00	6,000.00	29,000.00	35,000.00	71,592.30
9	24,165.00	69	182,460.00	----------	10,211.40	10,211.40	8,585.37
52	83,500.00	284	557,700.00	----------	1,000.00	1,000.00	18,561.66
225	419,948.00	547	1,064,823.00	14,000.00	42,500.00	56,500.00	44,103.54
69	87,992.25	374	485,904.00	----------	3,182.25	3,182.25	18,847.53
100	392,149.00	298	370,333.00	----------	4,000.00	4,000.00	12,204.84
23,033	2,493,536.00	80,413	9,474,862.00	4,014.00	106,580.00	105,641.70	356,366.70
65	71,619.00	285	406,566.00	----------	2,069.00	2,069.00	11,937.79
26	29,620.00	283	410,443.00	----------	3,000.00	3,000.00	15,588.06
32	62,775.00	382	739,323.00	----------	1,490.00	1,490.00	25,070.66
206	176,060.00	890	842,268.00	----------	7,910.00	7,910.00	28,074.20
7,410	1,231,664.00	9,755	1,599,575.00	----------	3,223.27	3,223.27	37,679.67
129	147,018.47	562	640,129.11	----------	7,553.00	7,553.00	20,243.17
423	575,576.00	5,292	8,349,111.00	14,788.00	75,539.00	76,589.00	288,751.62
507	829,185.00	6,786	14,410,937.00	----------	101,764.00	101,764.00	373,401.99
65	77,000.00	305	375,882.00	----------	2,000.00	2,000.00	9,516.29
416	795,883.00	5,571	10,520,965.00	20,160.00	78,257.15	97,417.15	355,337.54
91	126,903.00	1,931	3,828,337.00	2,000.00	54,540.00	56,540.00	125,958.63
123	134,056.00	577	670,516.00	1,971.60	5,084.40	7,056.00	22,507.20
239	446,493.00	3,986	7,350,049.00	1,086.00	36,630.63	35,130.63	257,553.23
271	331,500.00	1,574	2,120,526.00	----------	21,000.00	21,000.00	78,944.32
287	583,251.00	1,499	3,282,406.00	26,500.00	73,304.00	97,804.00	122,144.02
340	491,617.00	2,514	4,142,845.00	6,000.00	28,439.00	22,439.00	144,387.96
----------	----------	61	138,500.00	----------	----------	----------	4,396.08
86	216,200.00	1,252	2,924,100.00	----------	17,000.00	17,000.00	109,186.24
163	205,591.00	501	656,966.00	----------	2,000.00	2,000.00	20,054.03
47	69,045.00	323	467,401.00	----------	9,044.00	4,956.00	11,318.87
221	285,500.00	324	473,750.00	----------	1,000.00	1,000.00	12,805.51
39	68,000.00	406	853,000.00	----------	2,183.31	2,183.31	28,948.25
42	61,632.00	675	1,148,859.00	6,000.00	6,140.70	7,515.70	37,509.98
280	489,500.00	987	1,728,991.00	----------	11,000.00	7,000.00	49,951.00
1,034	261,056.25	1,558	832,586.60	----------	5,011.15	5,011.15	25,800.90
60	141,977.00	710	1,973,979.00	2,000.00	22,799.50	24,799.50	45,688.20
252	427,570.00	3,500	4,715,239.00	----------	43,614.14	39,576.70	150,332.15
22	40,744.15	131	190,778.06	----------	332.38	332.38	5,337.18
126	161,249.00	601	713,954.00	----------	14,277.00	14,277.00	26,339.62
41,096	14,743,012.12	146,724	98,958,022.77	101,670.60	1,019,170.31	1,104,010.17	3,556,404.48

STATISTICAL TABLES

RELATING TO ASSESSMENT LIFE ASSOCIATIONS.

TABLE No. XV—ASSESSMENT

SHOWING INCOME AND DISBURSEMENTS 1904 AND ASSETS AND

Names of Associations.	Income.		
	From Members.	All Other Sources.	Total.
Carolina Benevolent Association	$ 711.35	$----------	$ 711.35
Carolina Mutual Life Insurance Company	3,909.71	----------	3,909.71
Industrial Life and Health Insurance Company	322,280.70	210.00	322,490.70
North Carolina Mutual and Provident Association	26,675.60	233.78	26,919.38
North Carolina Mutual Aid and Home Protective Association	----------	----------	----------
People's Mutual Benevolent Association	12,247.00	----------	12,247.00
People's Benevolent and Relief Association	39,298.75	----------	39,298.75
Piedmont Mutual Life Insurance Company	1,667.23	30.00	1,697.23
State Mutual Life and Annuity Insurance Company	95,841.28	60,750.00	156,411.28
United States Mutual Life Insurance Company	1,531.34	2,116.00	3,647.34
Workers Mutual Life and Health Insurance Company	1,812.81	481.34	2,294.15
Total	505,975.77	63,641.12	569,616.89

LIFE ASSOCIATIONS.

LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1904.

Disbursements.			Assets.			Total Liabilities.	Balance to Protect Contracts.
To Members.	All Other Payments.	Total.	Ledger Assets.	Non Ledger Assets.	Total.		
$ 218.10	$ 531.42	$ 749.52	$ 188.97	$----------	$ 188.97	$----------	$ 188.97
774.51	3,190.66	3,965.17	1,347.99	----------	1,347.99	----------	1,347.99
102,471.45	215,381.60	317,853.05	17,758.22	----------	17,758.22	----------	17,758.22
8,336.00	13,392.99	21,728.99	8,781.29	350.00	9,131.29	----------	9,131.29
1,430.00	10,817.00	12,247.00	359.67	----------	359.67	----------	359.67
17,431.39	21,538.64	38,970.03	1,334.82	----------	1,334.82	----------	1,334.82
659.93	948.53	1,608.46	88.77	----------	88.77	----------	88.77
20,003.52	62,068.78	82,072.30	261,742.81	----------	261,742.81	113,568.47	148,174.34
306.75	2,348.59	2,655.34	992.00	----------	992.00	----------	992.00
384.85	1,861.17	2,246.02	54.73	145.60	200.33	101.16	98.57
152,016.50	332,095.88	484,095.88	292,649.27	495.60	293,144.87	113,669.63	179,474.64

TABLE

EXHIBIT OF POLICIES OR CERTIFICATES OF

Name of Association.	Certificates in Force December 31, 1903.		Certificates Written During 1904.	
	Number.	Amount.	Number.	Amount.
Carolina Benevolent Association	159	$ 159,000.00	4	$ 4,000.00
Carolina Mutual Life Insurance Company			4,735	29,080.40
Industrial Life and Health Insurance Company	66,447	3,322,350.00	79,796	1,915,104.00
North Carolina Mutual and Provident Association	15,100	453,000.00	25,000	725,000.00
North Carolina Mutual Aid and Home Protective Association				
People's Mutual Benevolent Association	8,274		1,410	
People's Benevolent and Relief Association	36,012	1,260,420.00	17,249	603,715.00
Piedmont Mutual Life Insurance Company	300		1,149	
State Mutual Life and Annuity Insurance Company	1,376	3,090,500.00	473	878,500.00
United States Mutual Life Insurance Company				
Workers Mutual Life and Health Insurance Company			1,381	39,042.00
Totals	129,668	8,085,270.00	131,197	4,194,440.40

No. XVI.

ASSESSMENT LIFE ASSOCIATIONS FOR 1904.

Certificates Terminated During 1904.		Certificates in Force December 31, 1904.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	No.	Amount.
21	$ 21,000.00	142	$ 142,000.00	----------	$----------	17	$ 17,000.00
511	318.13	4,224	28,762.27	----------	----------	----------	----------
83,042	3,720,630.00	63,201	1,516,824.00	----------	----------	3,246	1,805,526.00
18,604	144,874.00	21,496	1,033,126.00	6,396	580,126.00	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------
2,174	----------	7,510	----------	----------	----------	764	----------
4,326	151,410.00	48,935	1,712,725.00	12,923	452,305.00	----------	----------
686	----------	763	----------	463	----------	----------	----------
762	1,536,000.00	1,087	2,433,000.00	----------	----------	289	657,500.00
----------	----------	----------	----------	----------	----------	----------	----------
998	27,700.00	383	11,342.00	----------	----------	----------	----------
111,124	4,194,440.40	147,841	6,877,779.27	19,782	1,032,431.00	4,216	2,480,026.00

TABLE

BUSINESS OF LIFE ASSESSMENT ASSO

Name of Association.	Certificates in Force December 31, 1903.		Certificates Issued During 1904.	
	Number.	Amount.	Number.	Amount.
Carolina Benevolent	159	$159,000.00	4	$ 4,000.00
Carolina Mutual Life Insurance Company			4,735	29,080.40
Industrial Life and Health Insurance Company	13,517	316,900.00	17,910	429,840.00
North Carolina Mutual and Provident	9,126	273,780.00	20,000	620,000.00
North Carolina Mutual Aid and Home Protective				
People's Mutual Benevolent	8,274		1,410	
People's Benevolent and Relief	12,035	106,125.00	5,749	201,238.33
Piedmont Mutual Life Insurance Company	300		1,149	
State Mutual Life and Annuity Insurance Company	14	26,500.00	55	74,500.00
United States Mutual Life Insurance Company				
Workers Mutual Life and Health Insurance Company			1,381	39,042.00
Total	43,425	882,305.00	52,393	1,397,700.73

No. XVII.

CIATIONS IN NORTH CAROLINA DURING 1904.

Certificates Terminated During 1904.		Certificates in Force December 31, 1904.		Premiums or Assessments Received.	Losses Incurred.	Losses Paid.
Number.	Amount.	Number.	Amount.			
21	$ 21,000.00	142	$ 142,000.00	$ 711.35	$	$
511	318.13	4,224	28,762.27	3,909.71	318.13	318.13
19,294	455,548.00	12,133	291,192.00	46,395.75	16,970.10	16,970.10
1,930	351,760.00	18,070	278,240.00	26,675.00	8,360.00	8,360.00
2,174		7,510		11,542.00	1,430.00	1,430.00
1,442	50,470.00	16,342	256,893.33	14,886.78	5,810.13	5,810.13
686		763		1,695.23	659.93	659.93
9	15,500.00	60	85,500.00	2,928.09		
998	27,700.00	383	11,342.00	1,812.81	31.00	31.00
27,065	922,296.13	59,627	1,093,929.60	110,556.72	33,579.29	33,579.29

STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES.

TABLE No. XVIII—

SHOWING ASSETS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Real Estate.	Loans on Mortgages.	Loans on Collaterals.
Ætna Indemnity Company	$	$	$
*Ætna Life (Accident Department)			
American Bonding Company	26,110.37	38,815.34	16,811.88
American Credit-Indemnity Company			
American Surety Company	3,000,000.00		
City Trust, Safe Deposit and Surety			
Employers Liability Assurance Corporation			
Employers Indemnity Company		42,100.00	
Edgecombe Mutual Hail Insurance Company			
Fidelity and Casualty Company	621,081.19		
Fidelity and Deposit Company	735,000.00		
Federal Union Surety Company		143,650.00	
Hartford Steam-boiler Inspection and Insurance Co.	16,390.00	775,270.00	
Lloyds Plate-glass Insurance Company	265,000.00		
Metropolitan Plate-glass and Casualty Company			
Maryland Casualty Company	284,457.14		
National Surety Company	136,000.00	4,339.65	30,000.00
New York Plate-glass Insurance Company			
Ocean Accident and Guarantee Corporation			
Park Region Mutual Hail			
Pennsylvania Casualty Company			
People's Mutual Accident and Sick Benefit			
Preferred Accident Insurance Company			
*Pacific Mutual Life (Accident Department)			
Southern States Trust Company			
Standard Life and Accident Insurance Company	56,270.00	537,667.91	
Southern Mutual Investment Company		108,374.05	269,927.07
Title Guaranty and Trust Company	91,868.13	139,621.95	47,319.30
Tobacco Planters Mutual Hail and Fire			
Travelers (Accident Department)			
United States Fidelity and Guaranty Company	398,548.52	16,600.00	33,383.50
United States Casualty Company	5,000.00	5,000.00	
Wachovia Loan and Trust			
Total	5,635,725.35	1,811,438.90	397,441.75

*Shown in Life Statement.

ASSETS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Bonds and Stocks.	Cash in Office and Banks.	Interest and Rents Due and Accrued.	Outstanding Premiums.	Other Items.	Total Assets.
$ 597,260 81	$ 227,380.25	$ 3,755.36	$ 99,243.88	$ 5,300.62	$ 932,940.92
1,317,093.18	221,505.02	6,005.59	108,969.67	22,470.21	1,757,781.26
1,832,416.30	146,640.91	3,325.76	98,669.50	138,823.14	2,209,875.61
2,287,235.25	378,804.21	26,941.51	127,297.77	----------	5,820,278.74
2,136,263.75	80,511.10	15,370.03	405,162.16	----------	2,637,307.04
220,578.75	11,751.67	3,547.13	24,555.86	----------	302,533.41
----------	700.06	----------	----------	----------	700.06
5,275,321.74	168,091.75	10,831.18	592,223.23	----------	6,667,549.09
4,749,500.00	264,524.02	----------	115,394.33	----------	5,864,418.35
110,805.10	70,065.76	2,937.58	16,018.58	----------	343,477.02
2,229,142.00	200,088.96	18,357.32	173,296.65	----------	3,412,544.93
451,999.98	21,778.57	----------	70,047.23	----------	808,825.78
530,750.00	42,105.87	4,145.80	69,512.82	3,662.05	650,176.54
2,385,449.91	127,401.86	11,954.62	440,483.46	110,305.00	3,360,051.99
1,103,175.00	484,712.95	6,935.05	145,805.34	39,668.14	1,950,536.13
608,171.00	27,125.00	----------	90,638.50	----------	725,934.50
2,197,652.75	146,594.69	25,098.32	160,781.79	8,337.50	2,538,465.05
----------	4,156.65	----------	71,109.12	----------	75,265.77
212,333.75	59,370.72	2,374.09	43,491.82	7,471.50	325,041.88
----------	14.47	----------	----------	----------	14.47
891,710.00	196,145.13	6,419.00	136,600.27	----------	1,230,874.40
----------	----------	----------	----------	----------	----------
1,074,035.00	137,832.06	20,429.63	276,232.55	----------	2,102,467.15
233,540.00	30,067.34	20,195.92	----------	121,048.50	783,152.88
1,047,025.00	218,533.87	18,117.53	70,627.80	11,755.44	1,644,869.02
----------	484.26	----------	10,640.50	95.80	11,220.56
8,316,823.35	536,912.53	57,564.36	----------	----------	8,911,300.24
2,006,462.05	386,279.13	26,516.50	361,686.28	140,278.39	3,369,754.37
1,608,603.75	36,414.27	13,833.58	119,796.91	----------	1,788,648.51
----------	----------	----------	----------	----------	----------
43,422,348.42	4,226,093.08	304,655.86	3,838,286.02	609,216.29	60,245,205.67

TABLE No. XIX—

SHOWING LIABILITIES OF FIDELITY AND CASUALTY COMPANIES (LICENSED TO

Name of Company.	Total Claims Unpaid, Including Resisted and All			
	Adjusted.	In Process of Adjustment.	Resisted.	Total Unpaid Claims.
Ætna Indemnity Company	$	$ 39,153.78	$	$ 39,153.78
Ætna Life (Accident Department)		116,986.89	471,740.77	588,727.66
American Bonding Company		69,240.02	113,622.44	182,862.46
American Credit-Indemnity Company		169,746.70	5,600.00	175,346.70
American Surety Company		221,858.60	175,945.01	397,803.61
City Trust, Safe Deposit and Surety				
Employers Liability Assurance Corporation		111,065.00	425,790.00	536,855.00
Employers Indemnity Company			11,575.00	11,575.00
Edgecombe Mutual Hail Insurance Company				
Fidelity and Casualty Company		336,249.10	684,605.40	1,020,854.50
Fidelity and Deposit Company	2,658.71	101,054.10	103,862.13	207,574.94
Federal Union Surety Company		2,862.29		2,862.29
Hartford Steam-boiler Inspection and Insurance Company		55,833.25		55,833.25
Lloyds Plate-glass Insurance Company		3,685.47		3,685.47
Metropolitan Plate-glass and Casualty Company		9,236.24		9,236.24
Maryland Casualty Company		105,289.83	342,598.64	447,888.47
National Surety Company		42,099.14	117,752.63	159,851.77
New York Plate-glass Insurance Company		3,390.20		3,390.20
Ocean Accident and Guarantee Corporation		58,976.44	285,182.00	344,158.44
Park Region Mutual Hail		13,853.97		13,853.97
Pennsylvania Casualty Company		3,336.16	1,500.00	4,836.16
Peoples Mutual Accident and Sick Benefit				
Preferred Accident Insurance Company		32,675.00	34,562.14	67,237.14
Pacific Mutual Life (Accident Department)		6,000.00	14,900.00	20,000.00
Southern States Trust Company				
Standard Life and Accident Insurance Company	7,200.00	58,675.00	29,450.00	94,325.00
Southern Mutual Investment Company				
Title Guaranty and Trust Company		64,218.47	734.10	64,952.57
Tobacco Planters Mutual Hail and Fire		14,275.33		14,275.33
Travelers (Accident Department)		86,750.00	67,300.00	154,050.00
U. S. Fidelity and Guaranty Company		51,367.95	172,150.00	223,517.95
U. S. Casualty Company		39,889.00	89,007.00	128,896.00
Wachovia Loan and Trust				
Total	9,858.71	1,817,767.93	3,146,977.26	4,974,603.90

LIABILITIES.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Known or Reported.		Total Unearned Premiums.	Other Liabilities.	Cash Capital.	Net Surplus.	Total Liabilities, Including Cash Capital and Net Surplus.
Amount Re-insured.	Net Unpaid Claims.					
$	$ 39,153.78	$ 276,772.87	$ 130,577.47	$ 374,931.82	$ 111,504.98	$ 932,940.92
	588,727.66	1,274,344.28	102,000.00			1,965,071.94
	182,862.46	322,092.37	342,269.32	500,000.00	410,557.11	1,757,781.26
	175,346.70	727,506.09	10,000.00	1,000,000.00	297,022.82	2,209,875.61
	397,803.61	793,173.24	32,765.20	2,500,000.00	2,096,536.69	5,820,278.74
3,030.00	533,825.00	920,252.84	360,122.87	200,000.00	683,106.33	2,637,307.04
	11,575.00	64,859.15	7,071.52	100,000.00	119,027.74	302,533.41
	1,020,854.50	2,732,971.35	832,455.07	500,000.00	1,581,268.17	6,667,549.09
	207,574.94	706,626.18	26,748.08	2,000,000.00	2,923,469.15	5,864,418.35
	2,862.29	54,445.52	3,703.72	250,000.00	32,465.49	343,477.02
	55,833.25	1,811,665.96	34,679.33	500,000.00	1,010,366.39	3,412,544.93
	3,685.47	240,147.76	25,735.11	250,000.00	289,257.44	808,825.78
	9,236.24	209,329.16	30,170.94	200,000.00	201,440.20	650,176.54
	447,888.47	921,109.36	358,105.06	750,000.00	882,949.10	3,360,051.99
	159,851.77	574,007.52	406,764.47	500,000.00	309,912.37	1,950,536.13
	3,390.20	233,431.20	41,895.30	200,000.00	247,217.80	725,934.50
	344,158.44	641,061.39	306,136.57	250,000.00	997,108.65	2,538,465.05
	13,853.97		5,000.00		56,411.80	75,265.77
	4,836.16	78,422.81	16,182.41	200,000.00	25,200.50	325,041.88
	67,237.14	541,003.32	148,289.91	200,000.00	274,344.03	1,230,874.40
	20,000.00	220,310.40	42,310.72			282,621.12
	94,325.00	647,397.73	609,570.45	250,000.00	501,173.97	2,102,467.15
	476,492.39		56,403.09	100,000.00	150,258.40	783,152.88
	64,952.57	172,936.88	311,576.75	766,900.00	328,502.82	1,095,402.02
	14,275.33					14,275.33
	154,050.00	2,618,291.01	2,021,036.17	1,000,000.00	3,117,923.06	8,911,300.24
128.33	223,389.62	1,096,644.36	82,850.97	1,700,000.00	266,869.42	3,369,754.37
	128,896.00	510,635.25	149,117.26	300,000.00	700,000.00	1,788,648.51
3,158.33	5,447,936.96	18,289,359.00	6,473,537.76	14,491,831.82	17,523,906.43	62,226,571.97

TABLE No. XX—

SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Premiums	
	Accident.	Health.
Ætna Indemnity	$	$
Ætna Life (Accident Department)	1,500,297.96	165,174.81
American Bonding Company		
American Credit-Indemnity Company		
American Surety Company		
City Trust, Safe Deposit and Surety		
Employers Liability Assurance Corporation	233,098.60	44,682.56
Employers Indemnity Company	1,332.00	
Edgecombe Mutual Hail Insurance Company		
Fidelity and Casualty Company	1,434,630.32	688,225.06
Fidelity and Deposit Company		
Federal Union Surety Company		
Hartford Steam-boiler Inspection and Insurance Company		
Lloyds Plate-glass Insurance Company		
Metropolitan Plate-glass and Casualty Company	11,771.92	659.25
Maryland Casualty Company	457,661.37	43,524.74
National Surety Company		
New York Plate-glass Insurance Company		
Ocean Accident and Guarantee Corporation	120,444.30	7,356.30
Park Region Mutual Hail		
Pennsylvania Casualty Company	45,404.87	22,345.08
People's Mutual Accident and Sick Benefit		4,348.40
Preferred Accident Insurance Company	1,159,759.05	177,294.44
Pacific Mutual Life (Accident Department)	536,546.90	
Southern States Trust Company		
Standard Life and Accident Insurance Company	837,374.24	86,729.75
Southern Mutual Investment Company		
Title Guaranty and Trust Company		
Tobacco Planters Mutual Hail and Fire		
Travelers (Accident Department)	2,601,328.77	249,963.52
United States Fidelity and Guaranty Company		
United States Casualty Company	493,137.95	104,300.74
Wachovia Loan and Trust		
Total	9,432,788.25	1,594,594.65

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Received.

Liability.	Fidelity and Surety.	Plate-glass.	Steam-boiler.	Burglary.	Credit.
$	$ 272,707.07	$ 75,954.41	$	$ 121,432.07	$
1,707,240.64					
	635,019.26			100.82	
					1,401,237.69
	1,471,090.00				
1,812,213.39	52,692.27				
141,090.30					
1,776,904.03	240,102.84	278,267.33	307,890.39	484,808.36	
	1,320,827.58				
	99,764.10				
			1,261,056.17		
		431,873.46			
		386,997.39			
1,265,029.11		206,675.02	83,341.82	119,176.29	
	991,191.92			34,181.19	
		456,696.59			
957,427.19			53,381.98	83,952.88	400,016.40
45,280.19		7,342.96	9,340.31		
627,452.32					
	308,453.41				
2,853,538.42					
	1,748,605.33			386,725.17	
426,791.65			36,890.99		
11,612,967.24	7,140,453.78	1,843,807.16	1,751,901.66	1,230,376.78	1,801,254.09

TABLE No. XX—

SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Premiums	
	Sprinkler.	Title.
Ætna Indemnity	$	$
Ætna Life (Accident Department)		
American Bonding Company		
American Credit-Indemnity Company		
American Surety Company		
City Trust, Safe Deposit and Surety		
Employers Liability Assurance Corporation		
Employers Indemnity Company		
Edgecombe Mutual Hail Insurance Company		
Fidelity and Casualty Company		
Fidelity and Deposit Company		
Federal Union Surety Company		
Hartford Steam-boiler Inspection and Insurance Company		
Lloyds Plate-glass Insurance Company		
Metropolitan Plate-glass and Casualty Company		
Maryland Casualty Company	63,256.81	
National Surety Company		
New York Plate-glass Insurance Company		
Ocean Accident and Guarantee Corporation		
Park Region Mutual Hail		
Pennsylvania Casualty Company		
People's Mutual Accident and Sick Benefit		
Preferred Accident Insurance Company		
Pacific Mutual Life (Accident Department)		
Southern States Trust Company		
Standard Life and Accident Insurance Company		
Southern Mutual Investment Company		
Title Guaranty and Trust Company		758.21
Tobacco Planters Mutual Hail and Fire		
Travelers (Accident Department)		
United States Fidelity and Guaranty Company		
United States Casualty Company	23,933.02	
Wachovia Loan and Trust		
Total	87,189.83	758.21

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Received.		Total Premium Income.	Interest, Dividends and Rents.	All Other.	Total Income.
Hail.	Investors.				
$	$	$ 470,093.55	$ 30,071.72	$ 11,928.35	$ 512,093.62
		3,372,713.41	3,061,096.69	1,537.30	6,435,347.40
		635,120.08	65,556.71	1,453.70	702,130.49
		1,401,237.69	63,214.09		1,464,451.78
		1,471,090.00	343,387.59	39,967.76	1,854,445.35
		2,142,686.82	69,908.20	1,497.50	2,214,092.52
		142,422.30	10,518.54		152,940.84
946.75		946.75			946.75
		5,210,828.33	252,692.74	10,953.65	5,474,474.72
		1,320,827.58	245,842.32	154,932.17	1,721,602.07
		99,764.10	10,070.21		109,834.31
		1,261,056.17	135,906.49	10,907.66	1,407,870.32
		431,873.46	32,051.23		463,924.69
		399,428.56	18,812.87	12,483.02	430,724.45
		2,238,665.16	92,537.09	56,633.09	2,387,835.34
		1,025,373.11	49,849.70	25,877.48	1,091,100.29
		456,696.59	21,505.88	3,009.32	481,211.79
		1,622,579.05	70,150.92	17,037.50	1,709,767.47
26,286.43		26,286.43		20,000.00	46,286.43
		129,713.41	10,208.52	109.39	140,031.32
		4,348.40			4,348.40
		1,337,053.49	30,345.20		1,367,398.69
		536,546.90			536,546.90
		1,551,556.31	69,159.84	912.19	1,621,628.34
	601,289.77	601,289.77	65,316.88	848,406.59	1,515,013.24
		309,211.62	74,623.76	17,916.28	401,751.66
34,716.03		34,716.03			34,716.03
		5,708,830.71	365,714.56		6,070,545.27
		2,135,330.50	107,706.52	74,843.63	2,317,880.65
		1,085,054.35	55,045.16	3,308.75	1,143,408.26
51,949.21	601,289.77	37,149,330.63	5,351,293.43	1,313,715.33	43,814,339.39

TABLE No. XXI—

SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Losses	
	Accident.	Health.
Ætna Indemnity	$	$
Ætna Life (Accident Department)	703,668.33	72,388.00
American Bonding Company		
American Credit Indemnity Company		
American Surety Company		
City Trust, Safe Deposit and Surety		
Employers Liability Assurance Corporation	131,456.64	25,542.01
Employers Indemnity Company	14.60	
Edgecombe Mutual Hail Insurance Company		
Fidelity and Casualty Company	543,454.28	252,349.15
Fidelity and Deposit Company		
Federal Union Surety Company		
Hartford Steam-boiler Inspection and Insurance Company		
Lloyds Plate-glass Insurance Company		
Metropolitan Plate-glass and Casualty Company	925.34	
Maryland Casualty Company	206,320.82	34,342.20
National Surety Company		
New York Plate-glass Insurance Company		
Ocean Accident and Guarantee Corporation	49,213.72	958.90
Park Region Mutual Hail		
Pennsylvania Casualty Company	24,726.02	13,634.96
Peoples Mutual Accident and Sick Benefit		2,157.30
Preferred Accident Insurance Company	459,833.47	70,695.63
Pacific Mutual Life (Accident Department)	196,959.74	
Southern States Trust Company		
Standard Life and Accident Insurance Company	364,376.04	39,606.95
Southern Mutual Investment Company		
Title Guaranty and Trust Company		
Tobacco Planters Mutual Hail and Fire		
Travelers (Accident Department)	1,105,759.01	121,801.73
United States Fidelity and Guaranty Company		
United States Casualty Company	176,880.30	49,844.16
Wachovia Loan and Trust		
Total	3,963,588.31	683,320.99

DISBURSEMENTS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Paid.

Liability.	Fidelity and Surety.	Plate-glass.	Steam-boiler.	Burglary.	Credit.	Sprinkler.
$	$ 76,012.19	$ 29,802.55	$	$ 39,242.38	$	$
505,866.29						
	311,874.27					
					714,266.29	
	588,619.46					
681,256.03	10,454.37					
54,121.77						
888,014.24	60,452.90	88,233.66	71,282.64	143,875.30		
	593,596.37					
	5,518.35					
			53,749.72			
		141,232.81				
		126,541.09				
484,231.12		79,762.02	12,443.88	28,166.78		11,752.10
	286,915.16			506.60		
		155,337.17				
334,931.10			6,670.89	2,763.21	216,439.48	
7,024.42		1,927.88				
228,084.19						
	27,734.61					
700,937.18						
	451,939.27			123,779.70		
163,719.20			2,964.33			3,516.14
4,048,185.54	2,413,116.95	622,737.18	147,111.46	338,333.97	930,705.77	15,268.24

TABLE No. XXI—

SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Losses Paid.	
	Hail.	Investors.
Ætna Indemnity	$	$
Ætna Life (Accident Department)		
American Bonding Company		
American Credit Indemnity Company		
American Surety Company		
City Trust, Safe Deposit and Surety		
Employers Liability Assurance Corporation		
Employers Indemnity Company		
Edgecombe Mutual Hail Insurance Company		
Fidelity and Casualty Company		
Fidelity and Deposit Company		
Federal Union Surety Company		
Hartford Steam-boiler Inspection and Insurance Company		
Lloyds Plate-glass Insurance Company		
Metropolitan Plate-glass and Casualty Company		
Maryland Casualty Company		
National Surety Company		
New York Plate-glass Insurance Company		
Ocean Accident and Guarantee Corporation		
Park Region Mutual Hail	21,870.42	
Pennsylvania Casualty Company		
Peoples Mutual Accident and Sick Benefit		
Preferred Accident Insurance Company		
Pacific Mutual Life (Accident Department)		
Southern States Trust Company		
Standard Life and Accident Insurance Company		
Southern Mutual Investment Company		679,079.33
Title Guaranty and Trust Company		
Tobacco Planters Mutual Hail and Fire	8,981.47	
Travelers (Accident Department)		
United States Fidelity and Guaranty Company		
United States Casualty Company		
Wachovia Loan and Trust		
Total	30,851.89	679,079.33

DISBURSEMENTS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Total Losses Paid.	Dividends.	Commissions.	Investigation and Adjustment of Claims.	Salaries of Officers and Agents.	All Other Expenditures.	Total Disbursements.
$ 145,057.12	$----------	$ 104,883.80	$----------	$ 153,184.89	$ 145,673.97	$ 548,799.78
1,281,922.62	50,000.00	968,179.36	77,149.65	148,314.93	227,875.47	2,753,442.03
311,874.27	40,000.00	149,380.68	----------	124,364.98	463,512.82	1,089,052.75
714,266.29	50,000.00	434,866.21	----------	101,442.64	135,052.32	1,435,627.46
588,619.46	200,000.00	95,137.79	11,268.11	527,068.83	319,816.80	1,741,920.99
848,709.05	181,042.73	568,839.06	186,070.40	55,286.63	136,224.11	1,976,171.98
54,136.37	6,000.00	22,827.00	----------	22,942.55	23,100.36	129,006.28
----------	----------	205.99	----------	----------	40.70	246.69
2,047,662.17	85,000.00	1,413,506.02	268,683.48	602,604.17	572,440.84	4,989,896.68
593,596.37	280,000.00	349,547.08	22,624.22	160,160.05	258,410.19	1,664,337.91
5,518.35	----------	22,716.02	1,561.68	24,761.72	19,056.24	73,624.01
53,749.72	60,000.00	292,800.83	----------	188,010.43	552,449.21	1,148,010.19
141,232.81	40,000.00	147,217.12	----------	53,235.79	41,017.52	422,700.24
127,466.43	20,000.00	148,028.45	----------	58,914.01	43,800.96	398,800.85
857,018.92	93,750.00	586,163.80	243,371.67	232,593.65	147,800.66	2,175,154.70
287,421.76	----------	168,273.97	55,397.01	198,956.32	134,287.02	905,936.08
155,337.17	112,000.00	164,618.29	----------	44,389.34	34,313.84	510,658.64
610,977.30	----------	389,783.95	144,366.60	155,871.90	207,524.10	1,508,523.85
21,870.42	----------	7,163.39	----------	4,970.00	10,264.49	44,268.30
47,313.28	----------	41,229.05	4,280.69	25,025.95	25,087.06	143,036.03
2,157.30	----------	1,286.23	----------	690.40	200.00	4,333.93
530,529.10	20,000.00	435,520.27	15,410.25	184,001.13	129,593.09	1,307,053.84
196,959.74	----------	193,929.91	6,060.12	51,337.32	61,317.93	509,605.02
632,067.18	37,500.00	423,444.09	52,262.74	147,249.44	112,916.85	1,405,440.30
679,079.33	----------	----------	----------	202,937.39	641,062.57	1,523,079.29
27,734.61	30,476.00	87,322.61	----------	23,445.78	120,629.98	289,608.98
8,981.47	----------	5,568.63	----------	13,606.49	5,770.89	33,927.48
1,928,497.92	250,000.00	1,547,519.85	352,446.61	556,219.92	606,218.06	5,240,902.36
575,718.97	119,000.00	579,081.05	32,946.13	344,708.88	336,337.87	1,987,792.90
396,924.13	----------	311,757.01	36,725.11	151,903.16	107,960.81	1,005,270.22
----------	----------	----------	----------	----------	----------	----------
13,872,299.63	1,666,768.73	9,679,797.51	1,491,624.47	5,078,198.69	5,619,756.73	37,298,445.76

TABLE No. XXII—

SHOWING PREMIUMS IN FORCE OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Accident.	Health.	Liability.	Fidelity.
Ætna Indemnity	$	$	$	$ 65,478.23
Ætna Life (Accident Department)	1,063,980.63	157,397.32	1,272,458.60	
American Bonding Company				
American Credit-Indemnity Company				
American Surety Company				601,540.52
City Trust, Safe Deposit and Surety				
Employers Liability Assurance Corporation	220,496.18	44,624.59	1,510,242.02	60,090.17
Employers Indemnity Company	1,457.00		128,049.80	
Edgecombe Mutual Hail Insurance Company				
Fidelity and Casualty Company	1,536,499.30	681,462.69	1,461,262.69	241,012.26
Fidelity and Deposit Company				913,079.01
*Federal Union Surety Company				103,514.71
Hartford Steam-boiler Inspection and Insurance Company				
Lloyds Plate-glass Insurance Company				
Metropolitan Plate-glass and Casualty Company	15,290.40	1,147.25		
Maryland Casualty Company	345,271.05	45,908.15	883,543.69	
National Surety Company				525,509.59
New York Plate-glass Insurance Company				
Ocean Accident and Guarantee Corporation	122,924.45	6,431.49	595,117.66	
Park Region Mutual Hail				
Pennsylvania Casualty Company	56,115.98	27,815.34	48,093.35	
Peoples Mutual Accident and Sick Benefit		210.00		
Preferred Accident Insurance Company	903,631.14	178,375.50		
Pacific Mutual Life (Accident Department)	440,620.79			
Southern States Trust Company				
Standard Life and Accident Insurance Company	691,273.08	90,841.06	512,681.32	
Southern Mutual Investment Company				
Title Guaranty and Trust Company				
Tobacco Planters Mutual Hail and Fire				
Travelers (Accident Department)	1,870,821.30	226,410.89	2,094,176.30	
*United States Fidelity and Guaranty Company				1,779,223.46
United States Casualty Company	409,563.98	114,615.70	359,705.24	
Wachovia Loan and Trust				
Totals	7,676,945.28	1,575,239.98	8,865,330.67	4,289,447.95

*Surety included with Fidelity.

EXHIBIT OF PREMIUMS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Surety.	Plate-glass.	Steam-boiler.	Burglary.	Credit.	Sprinkler.	Title.	Hail.
$ 241,894.03	$ 81,296.75	$	$ 154,908.59	$	$	$	$
642,571.05			1,613.62				
979,421.02				1,455,012.19			
	282,647.56	674,295.83	550,711.68				
500,173.35							
		3,553,529.90					
	479,206.72						
	402,220.66						
	180,595.36	172,568.06	137,631.72		65,055.41		
568,412.01			54,093.45				
	467,493.37						
		82,260.85	93,294.88	371,842.36			
							1,571,647.00
	10,374.15	14,864.16					
341,493.58						2,190.09	
							681,633.00
			398,616.88				
		79,766.85			24,458.49		
3,273,975.04	1,903,834.57	4,476,285.65	1,390,870.82	1,826,854.55	89,513.90	2,190.09	2,153,280.00

TABLE No. XXIII—BUSINESS

SHOWING PREMIUMS COLLECTED, LOSSES INCURRED AND LOSSES PAID OF FIDELITY AND CASUALTY

Name of Company.	Accident.	Losses Incurred.	Losses Paid.	Health.	Losses Incurred.	Losses Paid.
Ætna Indemnity	$	$	$	$	$	$
Ætna Life (Accident Department)	20,829.12	9,340.99	9,364.30	3,869.88	1,345.47	1,737.97
* American Bonding Company						
American Credit-Indemnity Company						
American Surety Company						
City Trust, Safe Deposit and Surety						
Employers Liability Assurance Corporation	2,792.50	624.00	494.00	5,366.15	4,552.28	4,257.28
Employers Indemnity Company						
Edgecombe Mutual Hail Insurance Company						
Fidelity and Casualty Company	11,437.61	1,925.08	1,925.08	5,496.90	2,207.01	2,207.01
Fidelity and Deposit Company						
* Federal Union Surety Company						
Hartford Steam-boiler Inspection and Ins. Co.						
Lloyds Plate-glass Insurance Company						
Metropolitan Plate-glass and Casualty Company	158.66	25.00	25.00			
Maryland Casualty Company	14,018.97	5,594.66	5,594.66	3,092.40	1,853.90	1,853.90
* National Surety Company						
New York Plate-glass Insurance Company						
Ocean Accident and Guarantee Corporation	799.52	4.28	4.28	291.59		
Park Region Mutual Hail						
Pennsylvania Casualty Company	284.80	795.00	795.00	1,022.01	1,090.56	1,090.56
Peoples Mutual Accident and Sick Benefit				701.00	2,157.30	2,157.30
Preferred Accident Insurance Company	5,944.00	1,316.20	1,366.20	3,380.00	1,594.57	1,544.57
Pacific Mutual Life (Accident Department)	1,376.73	396.51	396.51			
Southern States Trust Company						
Standard Life and Accident Insurance Company	14,473.18	10,264.22	10,264.22	1,773.30	1,015.00	1,015.00
Southern Mutual Investment Company						
* Title Guaranty and Trust Company						
Tobacco Planters Mutual Hail and Fire						
Travelers (Accident Department)	11,051.29	2,934.12	2,934.12	1,279.27	1,306.02	1,306.02
* United States Fidelity and Guaranty Company						
United States Casualty Company	4,634.64	2,599.34	2,599.34	6,103.57	4,695.53	4,695.53
Wachovia Loan and Trust						
Total	87,801.02	35,819.40	35,762.71	32,376.07	21,817.64	21,865.14

*Surety included with Fidelity.

IN NORTH CAROLINA.

COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1904.

Liability.	Losses Incurred.	Losses Paid.	Fidelity.	Losses Incurred.	Losses Paid.	Surety.	Losses Incurred.	Losses Paid.
$	$	$	$ 290.00	$	$	$ 750.00	$	$
9,059.57	7,222.75	2,522.75						
			9,961.40	1,388.75	538.75			
			3,844.25	12,249.25	1,157.60	2,318.98	569.43	569.43
12,288.67	11,165.43	5,505.43						
1,185.10	857.90	857.90						
9,337.97	4,389.25	4,389.25	60.80	700.00	700.00			
						3,988.15	189.97	549.71
			818.19					
10,065.96	6,815.16	6,815.16						
			6,309.73	7,364.83	2,739.83			
3,436.31	3,030.04	3,165.04						
1,110.20	82.50	82.50						
			1,546.33					
11,682.14	4,049.23	4,049.23						
			20,591.17	6,129.08	5,576.86			
875.06	219.47	219.47						
59,040.98	37,831.73	27,606.73	43,221.87	27,831.91	10,713.04	7,057.13	759.30	1,118.14

TABLE No. XXIII—BUSINESS

SHOWING PREMIUMS COLLECTED, LOSSES INCURRED AND LOSSES PAID OF FIDELITY AND CASUALTY

Name of Company.	Plate-glass.	Losses Incurred.	Losses Paid.	Steam-boiler.	Losses Incurred.	Losses Paid.
Ætna Indemnity	$ 20.14	$	$	$	$	$
Ætna Life (Accident Department)						
* American Bonding Company						
American Credit-Indemnity Company						
American Surety Company						
City Trust, Safe Deposit and Surety						
Employers Liability Assurance Corporation						
Employers Indemnity Company						
Edgecombe Mutual Hail Insurance Company						
Fidelity and Casualty Company	2,136.53	242.64	242.64	2,128.87	247.34	247.34
Fidelity and Deposit Company	3,667.15	2,186.11	2,186.11			
* Federal Union Surety Company						
Hartford Steam-boiler Inspection and Ins. Co.				27,349.37	2,543.46	43.46
Lloyds Plate-glass Insurance Company	366.07	5.00	5.15			
Metropolitan Plate-glass and Casualty Company	669.09	272.79	272.79			
Maryland Casualty Company	554.43	588.63	588.63	680.02		
* National Surety Company						
New York Plate-glass Insurance Company	696.52	46.71	46.71			
Ocean Accident and Guarantee Corporation				26.34		
Park Region Mutual Hail						
Pennsylvania Casualty Company	284.44	67.35	67.35			
Peoples Mutual Accident and Sick Benefit						
Preferred Accident Insurance Company						
Pacific Mutual Life (Accident Department)						
Southern States Trust Company						
Standard Life and Accident Insurance Company						
Southern Mutual Investment Company						
* Title Guaranty and Trust Company						
Tobacco Planters Mutual Hail and Fire						
Travelers (Accident Department)						
* United States Fidelity and Guaranty Company						
United States Casualty Company						
Wachovia Loan and Trust						
Total	8,394.37	3,409.23	3,409.38	30,184.60	2,790.80	290.80

* Surety included with Fidelity.

IN NORTH CAROLINA.

COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DEC. 31, 1904—Con.

Bur-glary.	Losses Incurred.	Losses Paid.	Credit.	Losses Incurred.	Losses Paid.	Inves-tors.	Losses Incurred.	Losses Paid.	Hail.	Losses Incurred.	Losses Paid.
$ 334.10	$	$	$	$	$	$	$	$	$	$	$
			14,770.00	1,992.10	1,992.10						
									946.00		
2,844.59	5,177.00	5,177.00									
1,974.54	3,148.64	3,148.64									
30.00											
1,737.25	198.22	238.22	5,237.50								
									14,479.71	15,893.77	14,479.71
						20.00					
									33,213.00	22,627.30	8,726.72
1,208.30											
8,228.78	8,523.86	8,553.86	20,007.50	1,992.10	1,992.10	20.00			48,638.71	38,621.07	23,206.43

STATISTICAL TABLES

RELATING TO FRATERNAL ORDERS.

TABLE No. XXIV—FRATERNAL

INCOME AND DISBURSEMENTS FOR 1904 AND ASSETS

Name of Order.	Income.	
	From Members.	Other Sources.
American Benevolent	$ 130,875.49	$ 2,750.47
Atlantic Coast Line Relief Department	152,010.92	39,335.18
American Guild	310,832.79	53,642.06
American Union Benefit	1,032.30	
Ancient Order United Workmen	93,998.83	9,993.00
Brotherhood Accident Company	141,948.20	716.73
Eminent Household Columbian Woodmen	10,598.44	1,200.00
Endowment Rank Knights of Pythias	2,020,569.81	175,682.34
Farmers Fraternal Life	6,402.00	80.00
Funeral Benefit Association of the United States	186,768.73	1,710.02
Fraternities Accident Order	70,086.66	1,179.48
Grand Fraternity	231,491.35	4,653.86
Grand Fountain United Order True Reformers	241,307.60	9,561.39
Grand Lodge Independent Order True Reformers		
Grand United Order of the Sons and Daughters of Peace	1,475.00	
Improved Order of Heptasophs	1,348,089.90	20,180.61
Independent Order of True Reformers		
Independent Order Odd Fellows (colored)	11,696.40	
Junior Order United American Mechanics	146,835.45	1,603.68
Knights of Gideon	14,209.30	1,333.55
Knights of Honor	2,948,032.43	6,597.96
Knights of the Loyal Guard	92,543.61	10,825.57
Knights and Ladies of Honor	1,524,342.04	15,330.80
Knights of the Maccabees of the World	4,540,456.24	110,200.02
Ladies of the Maccabees of the World	1,162,140.54	26,498.63
Lincoln Benefit Society	3,225.92	501.35
Modern Brotherhood of America	520,410.08	14,091.81
Masonic Benefit Fund (colored)		
Masonic Mutual Relief	51,121.25	1,759.35
Modern Puritans	62,725.57	19,195.90
Mutual Life and Indemnity		
National Union	2,167,521.79	5,267.46
Order of Select Knights	62,348.39	11,000.00
Reformed Junior Order Knights of Gideon	1,046.48	
Ridgely Protective Association	182,728.00	1,963.48
Royal Arcanum	8,105,763.46	90,366.89
Royal Benefit Society	101,496.76	227.83
Royal Knights of King David	2,326.00	
Sovereign Camp Woodmen of the World	3,576,640.06	95,436.86
Supreme Ruling Fraternal Mystic Circle	321,933.99	5,692.44
Total	30,547,011.78	745,578.72

INSURANCE ORDERS.

AND LIABILITIES ENDING DECEMBER 31, 1904.

Total Income.	Disbursements. To Members.	Disbursements. All Other Items.	Disbursements. Total Disbursements.	Total Assets.	Total Liabilities.
$ 133,625.96	$ 60,753.25	$ 67,574.18	$ 128,327.43	$ 56,793.36	$ 8,272.60
191,346.10	141,846.53	58,729.69	200,576.22	35,551.93	17,940.35
364,474.85	219,776.99	138,105.82	357,882.81	186,265.58	72,090.06
1,032.30	161.15	803.14	964.29	83.01	----------
103,971.83	85,951.70	6,000.00	91,951.70	16,800.00	----------
142,664.93	68,767.48	76,923.34	145,690.82	52,326.61	8,325.71
11,798.44	1,898.00	7,124.40	9,022.40	8,787.92	5,500.00
2,196,252.15	1,495,639.17	385,304.15	1,880,943.32	1,064,807.29	182,645.68
6,482.00	5,807.50	333.00	6,140.50	403.42	----------
188,478.75	180,292.70	9,147.07	189,439.77	47,266.85	----------
71,266.14	30,627.15	38,474.73	69,101.88	26,152.00	500.00
236,145.21	124,224.82	140,376.38	264,601.20	351,811.75	20,000.00
250,868.99	160,629.11	70,684.48	231,313.59	180,178.59	14,988.33
1,475.00	----------	1,285.00	1,285.00	190.00	----------
1,368,270.51	1,165,464.98	115,015.85	1,280,480.83	113,750.70	132,575.00
11,696.40	10,500.00	1,024.72	11,524.72	171.68	----------
148,439.13	121,850.00	12,854.48	134,704.48	35,078.68	2,062.75
15,542.85	9,061.11	6,166.61	15,227.72	568.28	----------
2,954,630.39	2,892,636.90	78,951.46	2,971,588.36	356,798.68	713,560.10
103,369.18	54,054.00	26,650.52	80,704.52	192,274.93	61,950.00
1,539,672.84	1,353,326.00	138,908.92	1,492,234.92	511,758.09	174,971.50
4,650,656.26	3,473,040.55	476,046.32	3,949,086.87	4,304,154.57	262,173.35
1,188,639.17	675,923.46	290,414.16	966,337.62	1,212,823.32	160,336.65
3,727.27	402.30	2,325.23	2,727.53	548.17	1,121.70
534,501.89	362,420.61	151,943.57	514,364.38	297,610.77	64,950.00
52,880.60	31,132.08	12,933.56	44,065.64	46,170.20	32,665.34
81,921.47	5,727.50	63,562.13	69,289.63	46,632.92	12,906.87
2,172,789.25	2,034,050.00	127,165.91	2,161,215.91	546,683.14	171,000.00
73,348.39	63,212.02	20,301.79	83,513.81	1,172.47	38,020.00
1,046.48	200.00	546.48	746.48	300.00	1,200.00
184,691.48	88,890.89	84,319.74	173,210.63	83,523.80	130.00
8,196,130.35	8,155,468.72	204,826.43	8,360,295.15	3,322,945.71	920,455.51
101,724.59	51,536.25	48,169.11	99,705.36	9,360.00	1,875.00
2,326.00	950.00	912.50	1,862.50	1,076.50	----------
3,672,076.92	2,371,046.69	466,718.19	2,837,764.88	2,638,585.35	465,115.81
327,626.43	218,371.24	69,180.43	287,551.67	193,469.84	39,500.00
31,292,590.50	25,716,570.85	3,398,803.49	29,115,374.34	15,942,776.11	3,526,832.31

TABLE No. XXV—FRATERNAL

SHOWING EXHIBITS OF CERTIFICATES FOR THE

Name of Order.	Certificates in Force December 31, 1903.		Certificates Issued During 1904.	
	Number.	Amount.	Number.	Amount.
American Benevolent	8,957	$ 3,556,880.00	8,208	$ 2,190,220.00
A. C. L. Relief Department	8,291	4,145,500.00	7,932	3,966,000.00
American Guild	16,443	16,868,500.00	14,084	13,128,000.00
American Union Benefit	69	3,553.00	1,145	10,284.00
Ancient Order United Workmen	2,203	4,122,000.00	87	120,000.00
Brotherhood Accident Company	10,531	11,139,522.00	5,158	515,800.00
Eminent Household Columbian Woodmen			693	2,146,500.00
Endowment Rank Knights of Pythias	63,561	105,736,000.00	12,248	14,375,500.00
Farmers Fraternal Life				
Funeral Benefit Association of the U. S.				
Fraternities Accident Order	8,384	22,192,000.00	5,764	8,834,100.00
Grand Fraternity	8,344	10,424,474.00	4,252	5,602,925.00
Grand Fountain U. O. True Reformers	72,670	8,569,161.00	13,437	1,167,871.00
*Grand Lodge Independent Order True Reformers				
*Grand United Order of the Sons and Daughters of Peace				
Improved Order of Heptasophs	57,731	88,812,000.00	9,911	10,352,500.00
Independent Order of True Reformers				
Independent Order Odd Fellows (colored)				
Junior Order United American Mechanics	59,953	15,597,500,00	34,359	11,757,750.00
Knights of Gideon	6,435		2,511	
Knights of Honor	51,606	87,286,500.00	3,481	3,260,000.00
Knights of the Loyal Guard	6,440	7,469,500.00	231	200,500.00
Knights and Ladies of Honor	70,751	75,732,500.00	16,191	14,172,000.00
Knights of the Maccabees of the World	341,304	430,306,800.00	50,369	51,236,750.00
Ladies of the Maccabees of the World	112,251	92,449,486.00	24,898	16,425,000.00
Lincoln Benefit Society	65	10,100.00	749	114,150.00
Modern Brotherhood of America	42,473	60,018,500.00	23,874	28,787,000.00
Masonic Benefit Fund (colored)				
Masonic Mutual Relief	1,453	1,489,500.00	342	368,500.00
Modern Puritans	1,112	3,228,000.00	1,301	3,521,600.00
Mutual Life and Indemnity				
National Union	67,521	152,116,000.00	5,464	7,528,000.00
Order of Select Knights	3,855	3,297,500.00	593	363,750.00
Reformed Junior Order Knights of Gideon			1,237	123,700.00
Ridgely Protective Association	13,772	1,399,300.00	6,781	678,100.00
Royal Arcanum	283,089	653,319,000.00	35,980	54,228,500.00
Royal Benefit Society	7,705	1,301,400.00	6,801	1,265,500.00
*Royal Knights King David				
Sovereign Camp Woodmen of the World	207,176	313,478,600.00	60,073	73,341,300.00
Supreme Ruling Fraternal Mystic Circle—(	11,800	17,312,333.00	4,953	4,118,500.00
Annuity (	284	573,000.00	81	95,000.00
Total	1,536,199	2,191,955,109.00	363,188	333,995,300.00

*Not given.

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1904.

Certificates Terminated During 1904.		Certificates in Force December 31, 1904.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
8,486	$ 2,267,110.00	8,679	$ 3,479,990.00	278	$ 76,890.00		$
6,544	3,272,000.00	9,769	4,839,500.00	1,388	694,000.00		
6,203	6,167,500.00	24,324	23,829,000.00	7,881	6,960,500.00		
1,011	3,854.00	203	9,983.00	134	6,430.00		
233	278,000.00	2,057	3,964,000.00			146	158,000.00
3,456	8,108,612.00	12,233	3,546,710.00	1,702			7,592,812.00
458	1,373,500.00	235	773,000.00				
7,606	10,324,500.00	68,203	109,787,500.00	4,642	4,051,000.00		
5,484	11,434,700.00	8,664	19,581,400.00	280			2,600,600.00
2,319	2,899,506.00	10,277	13,127,893.00	1,923	2,703,419.00		
25,040	2,223,821.00	61,067	7,513,211.00			11,603	1,055,950.00
5,343	6,371,500.00	62,299	92,793,000.00	4,568	3,931,000.00		
11,840	3,166,750.00	82,472	24,188,500.00	12,519	8,591,000.00		
733		8,213		1,778			
5,912	8,212,500.00	49,175	82,334,000.00			2,431	4,952,500.00
1,642	1,836,250.00	5,029	5,833,750.00			1,411	1,635,750.00
10,833	9,996,500.00	76,109	79,908,000.00	5,358	4,175,500.00		
69,297	71,692,076.00	322,376	409,851,374.00			18,928	20,455,326.00
13,735	10,305,994.00	123,414	98,568,491.00	11,163	6,119,006.00		
353	52,150.00	461	72,100.00	396	62,000.00		
8,022	10,325,500.00	58,325	78,480,000.00	15,852	18,461,500.00		
208	220,000.00	1,587	1,638,000.00	134	148,500.00		
383	868,600.00	2,030	5,881,000.00	918	2,653,000.00		
7,613	14,097,000.00	65,372	145,547,000.00			2,148	6,569,000.00
1,209	865,750.00	3,239	2,795,500.00			616	502,000.00
100	10,000.00	1,137	113,700.00				
4,154	417,400.00	16,399	1,660,000.00	2,627	260,700.00		
13,986	26,699,500.00	305,083	680,848,000.00	21,994	27,529,000.00		
5,472	885,300.00	9,034	1,681,600.00	1,329	380,200.00		
29,997	37,067,200.00	237,252	349,752,700.00	30,076	36,274,100.00		
3,240	3,174,667.00	13,513	18,256,167.00	1,713	943,833.00		
66	104,500.00	299	561,500.00	15			9,500.00
260,978	254,722,240.00	1,618,529	2,281,216,069.00	128,668	124,071,578.00	27,273	45,531,438.00

TABLE No. XXVI—FRATERNAL

BUSINESS IN NORTH CAROLINA FOR

Name of Order.	Certificates in Force December 31, 1903.		Certificates Issued During 1904.	
	Number.	Amount.	Number.	Amount.
American Benevolent		$	33	$ 6,680.00
*Atlantic Coast Line Relief Department				
American Guild	155	210,000.00	47	21,900.00
American Union Benefit	69	3,553.00	1,145	10,284.00
Ancient Order United Workmen	197	356,000.00	7	7,000.00
Brotherhood Accident Company				
Eminent Household Columbian Woodmen			39	87,000.00
Endowment Rank Knights of Pythias	1,949	3,258,000.00	493	642,500.00
*Farmers Fraternal Life				
*Funeral Benefit Association of the United States				
Fraternities Accident Order			17	68,000.00
*Grand Fraternity				
Grand Fountain United Order True Reformers	4,632	536,466.00	1,041	97,729.00
*Grand Lodge Independent Order True Reformers				
Grand United Order of the Sons and Daughters of Peace			60	81.00
Improved Order of Heptasophs	1,003	1,767,000.00	94	115,500.00
Independent Order of True Reformers				
*Independent Order Odd Fellows (colored)				
Junior Order United American Mechanics	4,091	1,073,250.00	3,848	1,525,750.00
Knights of Gideon	3,527		1,098	
Knights of Honor	763	1,341,000.00	10	12,000.00
*Knights of the Loyal Guard				
Knights and Ladies of Honor	302	454,500.00	11	12,500.00
Knights of the Maccabees of the World				
Ladies of the Maccabees of the World	39	37,250.00	57	49,750.00
Lincoln Benefit Society	65	10,100.00	749	114,150.00
Modern Brotherhood of America				
*Masonic Benefit Fund (colored)				
Masonic Mutual Relief	187	198,000.00	172	158,500.00
Modern Puritans	353	837,400.00	217	574,200.00
Mutual Life and Indemnity				
National Union	710	1,169,000.00	3	6,000.00
Order of Select Knights	346	245,500.00	119	67,250.00
Reformed Junior Order Knights of Gideon			1,237	123,700.00
Ridgely Protective Association	121	12,100.00	456	45,600.00
Royal Arcanum	2,940	7,091,500.00	606	1,124,000.00
Royal Benefit Society	2,257	375,400.00	1,595	309,650.00
*Royal Knights King David				
Sovereign Camp Woodmen of the World	1,980	3,133,000.00	1,280	1,548,500.00
Supreme Ruling Fraternal Mystic Circle—	329	600,000.00	7	9,000.00
Annuity	4	4,000.00		
Total	26,019	22,713,019.00	14,441	6,737,224.00

*Not given.

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1904.

Certificates Terminated During 1904.		Certificates in Force December 31, 1904.		Assessments Collected.		Losses Incurred.	Losses Paid.
Number.	Amount.	Number.	Amount.	Number.	Amount.		
----------	$ ----------	33	$ 6,680.00	12	$ 267.25	$----------	$----------
17	11,900.00	185	220,000.00	12	4,442.42	660.80	660.80
1,011	3,854.00	203	9,983.00	----------	1,032.30	161.15	161.15
40	75,000.00	164	288,000.00	12	----------	4,000.00	6,000.00
18	44,000.00	21	43,000.00	3	61.05	----------	----------
233	335,500.00	2,209	3,565,000.00	12	59,298.10	32,500.00	33,500.00
----------	----------	----------	----------	----------	----------	----------	----------
2	7,000.00	15	61,000.00	----------	----------	66.42	66.42
2,050	201,884.00	3,623	432,311.00	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	7,559.00	8,849.17
10	13.50	50	67.50	----------	15.00	----------	----------
62	74,500.00	1,035	1,808,000.00	12	25,078.05	10,500.00	6,500.00
----------	----------	----------	----------	----------	----------	----------	----------
896	236,500.00	7,043	2,362,500.00	12	11,616.45	7,750.00	7,750.00
353	----------	4,272	----------	----------	4,721.85	4,540.11	4,540.11
61	99,000.00	712	1,254,000.00	12	46,110.39	61,350.00	56,350.00
7	11,500.00	306	455,500.00	----------	----------	3,000.00	4,000.00
7	5,250.00	89	81,750.00	10	775.20	1,000.00	1,000.00
353	52,150.00	461	72,100.00	1	6.60	315.00	100.00
----------	----------	----------	----------	----------	----------	----------	----------
77	74,000.00	282	282,500.00	----------	6,482.52	1,000.00	1,000.00
111	190,700.00	459	1,220,900.00	12	13,929.66	11,200.00	748.00
71	100,000.00	642	1,075,000.00	12	12,474.32	12,000.00	12,000.00
250	152,750.00	215	160,000.00	12	2,845.30	2,250.00	2,250.00
100	10,000.00	1,137	113,700.00	----------	500.00	700.00	200.00
89	8,900.00	488	48,800.00	8	1,461.25	1,118.00	1,118.00
128	278,000.00	3,418	7,937,500.00	12	93,222.46	112,024.00	104,024.00
934	177,125.00	2,918	507,925.00	12	27,048.80	5,155.00	4,380.00
437	544,700.00	2,823	4,136,800.00	12	37,796.53	26,050.00	21,550.00
2	2,000.00	2	2,000.00	----------	----------	1,000.00	1,000.00
37	51,500.00	299	557,500.00	----------	10,210.54	16,000.00	13,000.00
7,356	2,757,726.50	33,194	26,702,436.50	178	359,406.04	319,899.48	290,747.65

REPORTS

OF

INSURANCE COMPANIES.

LIFE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. J. L. ENGLISH, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 64,711,836.13

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 1,198,925.31	
Surrender values applied to pay first year's premiums	5,065.42	
Total first year's premiums on original policies	$ 1,203,990.73	
Dividends applied to purchase paid-up additions and annuities	11,076.72	
Surrender values applied to purchase paid-up insurance and annuities	280,699.49	
Consideration for supplementary contracts involving life contingencies	10,000.00	
Total new premiums	$ 1,505,766.94	
Renewal premiums without deduction for commissions or other expenses, less $7,966.65 for re-insurance on renewals	7,463,580.10	
Dividends applied to pay renewal premiums	500,520.36	
Surrender values applied to pay renewal premiums	570.44	
Total renewal premiums	$ 7,964,670.90	
Total premium income		9,470,437.84
Consideration for supplementary contracts not involving life contingencies		25,771.52
Interest on mortgage loans	$ 1,607,528.18	
Interest on collateral loans	61,029.17	
Interest on bonds and dividends on stocks	1,040,448.60	
Interest on premium notes, policy loans or liens	240,123.14	
Interest on other debts due the company	68,406.01	
Discount on claims paid in advance	1,611.32	
Rent from company's property, including $23,000.00 for company's own occupancy	41,950.27	
Total interest and rents		3,061,096.69
Profit on sale or maturity of ledger assets		1,520.32
From other sources, viz.:		
Profit and loss		16.98
Premium income—Accident, Health and Liability business		3,372,713.41
Total income		$ 15,931,556.76
Sum of both amounts		$ 80,643,392.89

DISBURSEMENTS.

For death claims (less $1,118.32 re-insurance)	$ 2,890,372.30	
For matured endowments	1,528,085.00	
Net amount paid for losses and matured endowments	$ 4,418,457.30	
For annuities involving life contingencies	1,276.79	
Surrender values paid in cash	258,587.42	
Surrender values applied to pay new premiums	5,065.42	
Surrender values applied to pay renewal premiums	570.44	
Surrender values applied to purchase paid-up insurance and annuities	280,699.49	

Dividends paid to policy-holders in cash	$ 212,426.84	
Dividends applied to pay renewal premiums	500,520.36	
Dividends applied to purchase paid-up additions and annuities	11,076.72	
Total paid policy-holders		$ 5,688,680.78
Paid for claims on supplementary contracts not involving life contingencies	7,937.52	
Paid stockholders for interest or dividends	200,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $658,996.62; renewal premiums, $438,481.64	1,097,478.26	
Salaries and allowances for agencies, including managers, agents and clerks	50,038.24	
Agency supervision, traveling and all other expenses	20,021.33	
Medical examiners' fees	90,344.00	
Inspection of risks	19,332.79	
Salaries and all other compensation of officers and Home Office employees	207,971.30	
Rent, including $23,000 for company's own occupancy	54,811.88	
Advertising, $17,739.45; printing and stationery, $28,059.91; postage, $41,255.74	87,055.10	
Legal expenses	18,873.44	
Furniture, fixtures and safes	15,352.65	
Insurance taxes, licenses and department fees	346,458.39	
Taxes on real estate	8,479.65	
Repairs and expenses (other than taxes) on real estate	32,241.17	
All other disbursements	60,337.43	
Total disbursements—Accident, Health and Liability business	2,753,442.03	
Total disbursements		$ 10,758,855.96
Balance		$ 69,884,536.93

LEDGER ASSETS.

Book value real estate	$ 633,164.74	
Mortgage loans on real estate	32,686,317.72	
Loans secured by pledge of bonds, stocks or other collateral	1,051,394.62	
Loans made to policy-holders on this company's policies, assigned as collateral	3,553,880.50	
Premium notes on policies in force	337,623.58	
Book value of bonds and stocks	24,490,386.90	
Deposited in trust companies and banks on interest	3,538,958.62	
Cash in company's office	55,107.28	
Deposited in banks (not on interest)	3,482,557.40	
Bills receivable	32,071.16	
Agents' balances	23,074.41	
Total ledger assets		$ 69,884,536.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 423,646.64	
Interest due and accrued on bonds and stocks	143,500.05	
Interest due and accrued on collateral loans	4,064.04	
Interest due and accrued on premium notes, policy loans or liens	245,181.36	
Interest due and accrued on other assets	203.06	
Rents due and accrued on company's property or lease	2,137.50	
Total rents and interest due and accrued		818,732.65
Market value of bonds and stocks over book value		2,374,539.62

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 10,122.19	$ 439,117.21	
Gross deferred premiums on policies in force December 31, 1904	45,229.10	348,172.35	
Total	$ 55,351.29	$ 787,289.56	
Deduct loading, 20 per cent.	11,070.26	157,457.91	
Net amount of uncollected and deferred premiums	$ 44,281.03	$ 629,831.65	$ 674,112.68
Gross assets			$ 73,751,921.88

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 23,074.41	
Bills receivable	32,071.16	
Premium notes or loans on policies in excess of net value of their policies	597.50	
Total		55,743.07
Total admitted assets		$ 73,696,178.81

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on old business and on 3½ per cent. basis on business since January 1, 1901	$61,834,435.00	
Same for annuities (including those in reduction of premiums)	24,348.00	
Total	$61,858,783.00	
Deduct net value of risks of this company re-insured in other solvent companies	40,969.00	
Net reserve		$ 61,817,814.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		82,752.00
Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded		8,366.00
Claims for death losses in process of adjustment or adjusted and not due	$ 74,099.00	
Claims for death losses which have been reported and no proofs received	62,645.00	
Claims for matured endowments due and unpaid	58,151.00	
Claims for death losses and other policy claims resisted by the company	27,500.00	
Total policy claims		222,395.00
Premiums paid in advance		39,403.72
Commissions due to agents on premium notes when paid		1,323.13
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		10,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		85,333.93
Dividends apportioned, payable to policy-holders during 1905		346,740.91
Dividends apportioned, payable to policy-holders subsequent to 1905		366,551.53
Special reserve in addition to reserve above given		2,194,786.00
Total liabilities—Life business		$ 65,175,466.22
Total liabilities—Accident, Health and Liability business		1,965,071.94
Total		$ 67,140,538.16
Capital stock		2,000,000.00
Unassigned funds—surplus		4,555,640.65
Total liabilities		$ 73,696,178.81

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Number and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	40,186	$63,343,964.00	79,323	$136,593,584.00	10,589	$23,365,329.00	$	130,098	$223,302,877.00
Issued during year	240	258,493.00	15,603	25,986,904.00	1,103	2,413,600.00		16,946	28,658,997.00
Revived during year	2	14,480.00	36	152,867.00	10	25,000.00		48	192,347.00
Increased during year		623.00		5,000.00					5,623.00
Totals before transfers	40,428	63,617,560.00	94,962	162,738,355.00	11,702	25,803,929.00			
Transfers, deductions	92	178,900.00	406	666,652.00	30	66,500.00			
Transfers, additions	7	14,500.00	23	52,000.00	498	845,552.00			
Balance of transfers	85	164,400.00	383	614,652.00	468	779,052.00			
Totals after transfers	40,343	63,453,160.00	94,579	162,123,703.00	12,170	26,582,981.00		147,092	252,159,844.00
Deduct ceased:									
By death	1,029	1,457,232.00	606	1,120,806.00	125	326,800.00		1,760	2,904,838.00
By maturity			1,120	1,541,194.00				1,120	1,541,194.00
By expiry					139	299,700.00		139	299,700.00
By surrender	269	457,021.00	930	1,639,618.00	136	344,986.00		1,335	2,441,625.00
By lapse	1	116,282.00	3,713	6,235,938.00	482	1,083,200.00		4,196	7,435,420.00
By decrease		11,290.00	3	204,038.00	1	17,000.00		4	232,328.00
Total terminated	1,299	2,041,825.00	6,372	10,741,594.00	883	2,071,686.00		8,554	14,855,105.00
Outstanding end of year	39,044	61,411,335.00	88,207	151,382,109.00	11,287	24,511,295.00		138,538	237,304,739.00
Policies re-insured	23	88,806.00	4	40,415.00	1	25,000.00		28	154,221.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	3,070	$ 4,651,176.00
Policies issued during the year	445	579,248.00
Total	3,515	$ 5,230,424.00
Deduct ceased to be in force during the year	210	319,938.00
Policies in force December 31, 1904	3,305	$ 4,910,486.00
Losses and claims unpaid December 31, 1903	3	1,623.00
Losses and claims incurred during the year	50	74,115.00
Total	53	$ 75,738.00
Losses and claims settled during the year, in cash, $74,971.52; by compromise, $89.48	50	75,061.00
Losses and claims unpaid December 31, 1904	3	667.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		146,982.16

BANKERS LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

Re-incorporated October 28, 1899. Commenced Business March, 1869.

FOSTER M. VORHEES, President. FRANK G. COMBES, Secretary.

Home Office, 31 Nassau Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 1,135,523.76

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $649.98 for first year's re-insurance	$ 145,224.21	
Surrender values applied to pay first year's premiums	32.65	
Dividends applied to purchase paid-up additions and annuities	2,836.81	
Surrender values applied to purchase paid-up insurance and annuities	5,223.43	
Total new premiums	$ 153,317.10	
Renewal premiums without deduction for commissions or other expenses, less $2,248.95 for re-insurance on renewals	608,485.14	
Dividends applied to pay renewal premiums	18,130.75	
Surrender values applied to pay renewal premiums	4,511.01	
Total renewal premiums	$ 631,126.90	
Total premium income		784,444.00
Consideration for supplementary contracts not involving life contingencies		2,000.00
Interest on mortgage loans	$ 3,761.24	
Interest on collateral loans	159.38	
Interest on bonds and dividends on stocks	33,590.40	
Interest on premium notes, policy loans or liens	5,986.18	
Interest on other debts due the company	2,788.51	
Total interest		46,285.71

Profit on sale or maturity of ledger assets		$ 1,737.50
From other sources		13,855.55
Total income		$ 848,322.76
Sum of both amounts		$ 1,983,846.55

DISBURSEMENTS.

For death claims, $241,301.29; Health, $3,510.54	$ 244,811.83	
Net amount paid for losses		$ 244,811.83
Advance payments applied and returned	1,499.00	
Advance premiums applied and returned to registered applicants	11,307.62	
Premium notes voided by lapse	1,671.39	
Premium notes paid in previous years charged back to 1904	2,956.12	
Surrender values paid in cash	48,413.89	
Surrender values applied to pay new premiums	32.65	
Surrender values applied to pay renewal premiums	4,511.01	
Surrender values applied to purchase paid-up insurance and annuities	5,223.43	
Dividends paid to policy-holders in cash	14,433.96	
Dividends applied to pay renewal premiums	18,130.75	
Dividends applied to purchase paid-up additions and annuities	2,836.81	
Total paid policy-holders		$ 357,778.46
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $105,130.91; renewal premiums, $39,968.17	145,099.08	
Salaries and allowances for agencies, including managers, agents and clerks	22,770.68	
Agency supervision, traveling and all other expenses	8,237.68	
Medical examiners' fees	5,356.19	
Inspection of risks	26.05	
Salaries and all other compensation of officers and Home Office employees	49,063.79	
Rent	18,004.77	
Advertising, $4,932.96; printing and stationery, $3,807.06; postage, $5,046.05	13,786.07	
Legal expenses	1,908.11	
Insurance taxes, licenses and department fees	11,060.25	
All other disbursements	8,273.62	
Total disbursements		641,364.75
Balance		$ 1,342,481.80

LEDGER ASSETS.

Mortgage loans on real estate	$ 83,250.00	
Loans secured by pledge of bonds, stocks or other collateral	4,986.42	
Loans made to policy-holders on this company's policies, assigned as collateral	108,003.83	
Premium notes on policies in force	14,309.94	
Book value of bonds and stocks	941,512.62	
Deposited in trust companies and banks on interest	114,619.46	
Cash in company's office	7,378.80	
Deposited in banks (not on interest)	4,924.72	
Bills receivable	1,210.73	
Agents' balances	49,256.95	
All other	13,028.33	
Total ledger assets		$ 1,342,481.80

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 965.44	
Interest accrued on collateral loans	45.50	
Interest on premium notes, policy loans or liens	595.80	
Interest due and accrued on other assets	746.94	
Total interest due and accrued		$ 2,353.68
Market value of bonds and stock over book value		24,194.88

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 1,276.00	$ 31,686.00	
Gross deferred premiums on policies in force December 31, 1904	10,028.00	54,901.00	
Total	$ 11,304.00	$ 86,587.00	
Deduct loading, 60 and 7½ per cent.	6,782.00	6,494.00	
Net amount of uncollected and deferred premiums	$ 4,522.00	$ 80,093.00	84,615.00
Gross assets			$ 1,453,645.36

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 13,028.33	
Agents' debit balances	49,256.95	
Bills receivable	1,210.73	
Premium notes or loans on policies in excess of net value of their policies	850.00	
Total		64,346.01
Total admitted assets		$ 1,389,299.35

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the New York Insurance Department on the Actuaries and American Table of Mortality, with 4 and 3½ per cent. interest, respectively	$ 1,173,734.00	
Same for reversionary additions	3,265.00	
Same for annuities (including those in reduction of premiums)	5,877.00	
Net reserve		$ 1,182,876.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		3,125.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		175.89
Claims for death losses which have been reported and no proofs received	$ 7,500.00	
Claims for death losses and other policy claims resisted by the company,	5,200.00	
Total policy claims		12,700.00
Premiums paid in advance		484.49
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		1,937.58
Other liabilities		1,276.42
Total		$ 1,202,575.38
Capital stock		100,000.00
Unassigned funds—surplus		86,723.97
Total liabilities		$ 1,389,299.35

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, Including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	6,467	$12,685,899.00	909	$ 1,421,722.00	3,003	$ 7,695,500.00	$ 2,208.00	10,379	$ 21,805,329.00
Issued during year	965	3,455,189.00	237	445,566.00	4,283	603,260.00	4,957.00	5,485	4,508,972.00
Revived during year	101	44,900.00	9	2,700.00	11	26,000.00		121	73,600.00
Increased during year									
Totals before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	7,533	16,185,988.00	1,155	1,869,988.00	7,297	8,324,760.00	7,165.00	15,985	26,387,901.00
Deduct ceased:									
By death	71	94,400.00	4	6,300.00	68	144,000.00		143	244,700.00
By maturity									
By expiry	27	81,000.00	90	343,000.00				117	424,000.00
By surrender	399	960,310.00	70	133,700.00	30	81,500.00	142.00	499	1,175,652.00
By lapse	983	1,023,490.00	95	112,872.00	233	669,000.00	151.00	1,311	1,805,513.00
By decrease									
Total terminated	1,480	2,159,200.00	169	252,872.00	421	1,237,500.00	293.00	2,070	3,649,865.00
Outstanding end of year	6,053	14,026,788.00	986	1,617,116.00	6,876	7,087,260.00	6,872.00	13,915	22,738,036.00
Policies re-insured	30	201,725.00	4	21,000.00				34	222,725.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	431	$ 1,455,294.00
Policies issued during the year	71	243,182.00
Total	502	$ 1,698,476.00
Deduct ceased to be in force during the year	70	289,991.00
Policies in force December 31, 1904	432	$ 1,408,485.00
Losses and claims incurred during the year	3	6,500.00
Total	3	$ 6,500.00
Losses and claims settled during the year, in cash	3	6,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		44,348.67

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD.

Incorporated June 15, 1846. Commenced Business December 15, 1846.

JACOB L. GREENE, President. HERBERT H. WHITE, Secretary.

Home Office, 36 Pearl Street, Hartford, Conn.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 63,211,528.89

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 370,104.27	
Surrender values applied to pay first year's premiums	1,947.92	
Total first year's premiums on original policies	$ 372,052.19	
Surrender values applied to purchase paid-up insurance and annuities	108,422.58	
Consideration for original annuities involving life contingencies	61,992.29	
Total new premiums	$ 542,467.06	
Renewal premiums without deduction for commissions or other expenses	3,976,322.82	
Dividends applied to pay renewal premiums	885,265.58	
Surrender values applied to pay renewal premiums	7,321.98	
Total renewal premiums	$ 4,868,910.38	
Total premium income		5,411,377.44
Premium notes, loans or liens restored by revival of policies		33.00
Interest on mortgage loans	$ 1,228,927.13	
Interest on collateral loans	9,848.00	
Interest on bonds and dividends on stocks	1,125,830.82	
Interest on premium notes, policy loans or liens	45,112.54	
Interest on other debts due the company	13,086.78	
Discount on claims paid in advance	1,536.20	

Rent from company's property, including $35,000.00 for company's own occupancy	$ 534,241.48	
Total interest and rents		$ 2,958,582.95
Total income		$ 8,369,993.39
Sum of both amounts		$ 71,581,522.28

DISBURSEMENTS.

For death claims	$ 5,153,977.40	
For matured endowments	263,385.00	
Net amount paid for losses and matured endowments	$ 5,417,362.40	
For annuities involving life contingencies	13,437.92	
Premium notes voided by lapse	360.00	
Surrender values paid in cash	534,347.59	
Surrender values applied to pay renewal premiums	9,269.90	
Surrender values applied to purchase paid-up insurance and annuities	108,422.58	
Dividends paid to policy-holders in cash	266,161.85	
Dividends applied to pay renewal premiums	885,265.58	
Total paid policy-holders	$ 7,234,627.82	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $92,226.70; renewal premiums, $276,807.04; annuities, original, $586.26	369,620.00	
Salaries and allowances for agencies, including managers, agents and clerks	34,475.25	
Agency supervision, traveling and all other expenses	13,494.89	
Medical examiners' fees	22,002.33	
Salaries and all other compensation of officers and Home Office employees	172,379.95	
Rent, including $35,000.00 for company's own occupancy, less $645.12 received under sublease	41,800.38	
Advertising, $32,330.52; printing and stationery, $27,363.49: postage, $16,386.19	76,080.20	
Legal expenses	6,751.65	
Insurance taxes, licenses and department fees	200,007.63	
Taxes on real estate	187,271.84	
Repairs and expenses (other than taxes) on real estate	246,619.14	
Loss on sale or maturity of ledger assets	37,409.10	
All other disbursements	17,606.50	
Total disbursements		8,660,146.68
Balance		$ 62,921,375.60

LEDGER ASSETS.

Home Office property	$ 1,916,236.00	
Book value of real estate	8,678,593.03	
Mortgage loans on real estate	24,752,965.08	
Loans secured by pledge of bonds, stocks or other collateral	30,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	178,800.00	
Premium notes on policies in force	512,020.08	
Book value of bonds and stocks	25,685,116.01	
Deposited in trust companies and banks on interest	947,712.94	
Deposited in banks (not on interest)	219,048.56	
Bills receivable	225.56	
Agents' balances	658.34	
Total ledger assets		$ 62,921,375.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 507,287.31	
Interest due and accrued on bonds and stocks	268,348.01	
Interest accrued on collateral loans	437.50	
Interest due and accrued on premium notes, policy loans or liens	136,624.19	
Rents due and accrued on company's property or lease	14,311.92	
Total rents and interest due and accrued		$ 927,008.93
Market value of bonds and stocks over book value		1,009,301.99

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 24,312.57	$ 67,157.92	
Gross deferred premiums on policies in force December 31, 1904	29,868.99	338,709.16	
Total	$ 54,181.56	$ 405,867.08	
Deduct loading, 20 per cent.	10,836.31	81,173.42	
Net amount of uncollected and deferred premiums	$ 43,345.25	$ 324,693.66	368,038.91
Gross assets			$ 65,225,725.43

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 658.34	
Bills receivable	225.56	
Total		883.90
Total admitted assets		$ 65,224,841.53

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Combined Experience and American Tables of Mortality, with 4 and 3 per cent. interest	$58,064,672.00	
Same for annuities (including those in reduction of premiums)	164,533.00	
Net reserve		$ 58,229,205.00
Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded		154,337.00
Claims for death losses due and unpaid	$ 37,435.39	
Claims for death losses in process of adjustment or adjusted and not due	75,046.00	
Claims for death losses which have been reported and no proofs received	153,766.00	
Claims for matured endowments due and unpaid	5,969.00	
Total policy claims		272,216.39
Premiums paid in advance, including surrender values so applied		31,448.40
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and preferred premiums		1,362,247.75
Other liabilities, viz,:		
Real estate contingent depreciation account		346,690.29
Total		$ 60,396,144.89
Unassigned funds—surplus		4,828,696.64
Total liabilities		$ 65,224,841.53

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, Including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	61,012	$145,812,877.00	8,146	$17,977,444.00	801	$ 2,135,165.00	$	69,959	$165,925,486.00
Issued during year	2,708	7,359,405.00	773	1,970,600.00	228	651,700.00		3,709	9,981,705.00
Revived during year	15	23,567.00	1	1,000.00				16	24,567.00
Increased during year		61,013.00		8,606.00					69,619.00
Totals before transfers	63,735	153,256,862.00	8,920	19,957,650.00	1,029	2,786,865.00			
Transfers, deductions	6	9,000.00							
Transfers, additions			6	9,000.00					
Balance of transfers									
Totals after transfers	63,729	153,247,862.00	8,926	19,966,650.00	1,029	2,786,865.00		73,684	176,001,377.00
Deduct ceased:									
By death	1,805	4,726,226.00	64	199,609.00	7	26,000.00		1,876	4,951,835.00
By maturity	5	6,041.00	121	253,296.00				126	259,337.00
By expiry		14,939.00							14,939.00
By surrender	630	1,583,409.00	99	200,155.00	44	158,500.00		773	1,942,064.00
By lapse	474	1,236,000.00	121	250,150.00	107	286,400.00		702	1,772,550.00
By decrease		518,684.00		124,453.00					643,137.00
Total terminated	2,914	8,085,299.00	405	1,107,663.00	158	470,900.00		3,477	9,583,862.00
Outstanding end of year	60,815	145,162,563.00	8,521	18,938,987.00	871	2,315,965.00		70,207	166,417,515.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	320	$ 748,371.00
Policies issued during the year	37	54,871.00
Total	357	$ 803,242.00
Deduct ceased to be in force during the year	21	65,944.00
Policies in force December 31, 1904	336	$ 737,298.00
Losses and claims incurred during the year	12	32,500.06
Total	12	$ 32,500.00
Losses and claims settled during the year, in cash	12	32,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		14,407.78

CONTENTNEA LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1903. Commenced Business September, 1903.

GEORGE W. CONNOR, President. JOSEPH E. JOHNSON, Secretary.

Home Office, Wilson, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $25,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 25,472.22

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 4,285.57	
Total premium income		4,285.57
From other sources		1,648.00
Total income		$ 5,933.57
Sum of both amounts		31,405.79

DISBURSEMENTS.

For death claims	$ 80.00	
Total paid policy-holders	$ 80.00	
Paid for claims on supplementary contracts not involving life contingencies	815.03	
Commissions and bonuses to agents, first year's premiums	1,520.26	
Salaries and allowances for agencies, including managers, agents and clerks	1,628.95	
Agency supervision, traveling and all other expenses	235.95	
Salaries and all other compensation of officers and Home Office employees	1,104.00	
Rent	250.35	
Advertising, $8.25; printing and stationery, $180.50; postage, $98.04	286.79	
Insurance taxes, licenses and department fees	123.55	

All other disbursements	$ 209.03	
Total disbursements		$ 6,253.91
Balance		$ 25,151.88

LEDGER ASSETS.

Cash in company's office and deposited in banks (not on interest)	$ 25,151.88	
Total ledger assets		$ 25,151.88

NON-LEDGER ASSETS.

All other assets	1,377.40
Total admitted assets	$ 26,529.28

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company	$ 201.80	
Net reserve		$ 201.80
Due and unpaid on supplementary contracts not involving life contingencies		10.00
Borrowed money and interest thereon		983.00
Other liabilities		334.48
Total		$ 1,529.28
Capital stock		25,000.00
Total liabilities		$ 26,529.28

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	798	$ 22,360.00
Policies issued during the year	2,428	59,300.00
Total	3,226	$ 81,660.00
Deduct ceased to be in force during the year	3,149	80,580.00
Policies in force December 31, 1904	77	$ 1,080.00
Losses and claims incurred during the year	268	$ 905.03
Total	268	$ 905.03
Losses and claims settled during the year, in cash	267	895.03
Losses and claims unpaid December 31, 1904	1	10.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		4,285.57

EASTERN LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1901. Commenced Business July 20, 1902.

T. S. FRANKLIN, President. CHASE BRENIZER, Secretary.

Home Office, 217 S. Tryon Street, Charlotte, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $20,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$ 15,872.53	
Increase of capital during the year	6,100.00	
Extended at		$ 21,972.53

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 19,256.52	
Total new premiums	$ 19,256.52	
Renewal premiums without deduction for commissions or other expenses	11,584.49	
Total renewal premiums	$ 11,584.49	
Total premium income		30,841.01
Interest on mortgage loans	$ 443.04	
Total interest		443.04
Total income		$ 31,284.05
Sum of both amounts		53,256.58

DISBURSEMENTS.

For death claims	$ 6,000.00	
Net amount paid for losses	$ 6,000.00	
Premium notes voided by lapse	467.40	
Surrender values paid in cash	95.02	
Total paid policy-holders	$ 6,562.42	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $10,978.97; renewal premiums, $4,207.04	15,186.01	
Salaries and allowances for agencies, including managers, agents and clerks	3,610.13	
Agency supervision, traveling and all other expenses	652.85	
Medical examiners' fees and inspection of risks	2,431.00	
Salaries and all other compensation of officers and Home Office employees	2,034.56	
Rent	382.35	
Advertising, printing, stationery and postage	1,087.58	
Legal expenses	32.50	
Furniture, fixtures and safes	96.65	
Insurance taxes, licenses and department fees	207.09	
All other disbursements	254.22	
Total dsbursements		32,537.36
Balance		$ 20,719.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 9,500.00	
Loans secured by pledge of bonds, stocks or other collateral	1,175.00	
Premium notes on policies in force	281.27	
Book value of bonds and stocks	4,000.00	
Deposited in trust companies and banks on interest	1,500.00	
Cash in company's office	161.36	
Deposited in banks (not on interest)	3,598.60	
Agents' balances	502.99	
Total ledger assets		$ 20,719.22

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 376.50	
Total interest accrued		376.50
Net amount of uncollected and deferred premiums		4,010.68
All other assets, viz.: Furniture and fixtures		1,000.00
Gross assets		$ 26,106.40

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 1,000.00	
Agents' debit balances	502.99	
Total		1,502.99
Total admitted assets		$ 24,603.41

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the American Experience Table of Mortality, with 4 per cent. interest	$ 19,717.50	
Net reserve		$ 19,717.50
Total		$ 19,717.50
Capital stock		20,000.00
Total liabilities		$ 39,717.50

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	191	$ 261,000.00	6	$ 12,500.00	285	$ 352,000.00	$	482	$ 625,500.00
Issued during year	84	114,500.00	31	40,000.00	372	486,500.00		487	641,000.00
Revived during year									
Increased during year									
Totals before transfers	275	375,500.00	37	52,500.00	657	838,500.00			
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	275	375,500.00	37	52,500.00	657	838,500.00		969	1,266,500.00
Deduct ceased:									
By death	4	4,000.00			1	2,000.00		5	6,000.00
By maturity									
By expiry									
By surrender	1	5,000.00						1	5,000.00
By lapse	56	70,500.00	2	4,000.00	108	117,500.00		166	192,000.00
Not taken	10	10,000.00	13	15,000.00	131	152,000.00		154	177,500.00
Total terminated	71	89,500.00	15	19,000.00	240	271,500.00		326	380,000.00
Outstanding end of year	204	286,000.00	22	33,500.00	717	567,000.00		643	886,500.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	482	$ 625,500.00
Policies issued during the year	487	641,000.00
Total	969	$ 1,266,500.00
Deduct ceased to be in force during the year	326	380,000.00
Policies in force December 31, 1904	643	$ 886,500.00
Losses and claims incurred during the year	5	$ 6,000.00
Losses and claims settled during the year, in cash	5	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		30,841.01

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

Incorporated July 26, 1859. Commenced Business July 28, 1859.

JAMES W. ALEXANDER, President. WILLIAM ALEXANDER, Secretary.

Home Office, 120 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ---------- $ 358,275,299.46

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $32,678.09 for first year's re-insurance	$8,493,221.28	
Dividends applied to purchase paid-up additions and annuities	809,960.92	
Surrender values applied to purchase paid-up insurance and annuities	1,901,889.00	
Consideration for original annuities involving life contingencies	1,496,651.47	
Consideration for supplementary contracts involving life contingencies	123,705.00	
Total new premiums	$12,825,427.67	
Renewal premiums without deduction for commissions or other expenses, less $69,248.22 for re-insurance on renewals	49,818,409.07	
Total renewal premiums	$49,818,409.07	
Total premium income		62,643,836.74
Consideration for supplementary contracts not involving life contingencies		191,664.00
Interest on mortgage loans	$ 3,352,127.75	
Interest on collateral loans	86,746.38	
Interest on bonds and dividends on stocks	8,091,383.12	
Interest on premium notes, policy loans or liens	1,163,757.33	
Interest on other debts due the company	1,318,346.76	
Rent from company's property, including $335,031.00 for company's own occupancy	1,864,757.77	
Total interest and rents		15,877,119.11
Profit on sale or maturity of ledger assets		364,076.10
Total income		$ 79,076,695.95
Sum of both amounts		$ 437,351,995.41

DISBURSEMENTS.

For death claims, $17,697,049.88; additions, $352,489.47	$18,049,539.35	
For matured endowments, $2,968,259.85; additions, $35,265.23	3,003,525.08	
Net amount paid for losses and matured endowments		$21,053,064.43
For annuities involving life contingencies		980,349.94
Surrender values paid in cash		6,451,841.42
Surrender values applied to purchase paid-up insurance and annuities		1,901,889.00
Dividends paid to policy-holders in cash		5,191,941.59
Dividends applied to purchase paid-up additions and annuities		809,960.92
Total paid policy-holders		$36,389,047.30
Paid for claims on supplementary contracts not involving life contingencies		226,346.47
Paid stockholders for interest or dividends		7,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,312,027.45; renewal premiums, $4,041,394.46; annuities, $46,949.77		7,400,371.68
Commuting renewal commission		950,081.03
Salaries and allowances for agencies, including managers, agents and clerks		638,448.20
Agency supervision, traveling and all other expenses		439,762.21
Medical examiners' fees		667,351.62
Inspection of risks		221,172.31
Salaries and all other compensation of officers and Home Office employees		1,177,501.12
Rent		335,031.00
Advertising, $325,847.14; printing and stationery, $275,060.20; postage, $171,738.16		772,645.50
Legal expenses		204,019.25
Furniture, fixtures and safes		24,034.96
Insurance taxes, licenses and department fees		707,865.19
Taxes on real estate		365,295.98
Repairs and expenses (other than taxes) on real estate		549,667.00
All other disbursements, viz.:		
Clerical expenses, express, etc.	393,010.63	
Real estate sinking fund	500,000.00	
Total disbursements		$ 51,968,651.45
Balance		$ 385,383,343.96

LEDGER ASSETS.

Book value of real estate	$36,895,647.44	
Mortgage loans on real estate	81,623,709.11	
Loans secured by pledge of bonds, stocks or other collateral	10,805,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	23,544,439.69	
Book value of bonds and stocks	208,348,241.00	
Deposited in trust companies and banks on interest	22,635,905.89	
Cash in company's office	15,760.93	
Agents' balances	1,514,639.90	
Total ledger assets		$ 385,383,343.96

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 344,144.63	
Interest accrued on bonds and stocks	2,670,510.00	
Interest accrued on collateral loans	3,090.53	
Interest accrued on other assets	134,672.74	
Rents due and accrued on company's property or lease	150,600.88	
Total rents and interest due and accrued		3,303,018.78
Market value of bonds and stocks over book value		17,321,133.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 61,213.00	$ 4,972,168.00	
Gross deferred premiums on policies in force December 31, 1904	262,946.00	2,953,206.00	
Total	$ 324,159.00	$ 7,925,374.00	
Deduct loading, 20 per cent.	64,832.00	1,585,075.00	
Net amount of uncollected and deferred premiums	$ 259,327.00	$ 6,340,299.00	$ 6,599,626.00
Gross assets			$ 412,607,121.74

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 1,514,639.90
Total admitted assets	$ 411,092,481.84

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Society on the Actuaries' Table of Mortality with 4 per cent. interest and the American Experience Table of Mortality with 3 and 3½ per cent. interest	$310,993,427.00	
Same for reversionary additions	4,327,838.00	
Same for annuities (including those in reduction of premiums)	11,306,762.00	
Net reserve		$ 326,628,027.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,371,935.00
Claims for death losses due and unpaid	$ 21,125.00	
Claims for death losses in process of adjustment or adjusted and not due,	148,253.00	
Claims for death losses which have been reported and no proofs received,	1,910,635.00	
Claims for matured endowments due and unpaid	386,213.33	
Claims for death losses and other policy claims resisted by the company,	15,500.00	
Due and unpaid on annuity claims involving life contingencies	52,179.56	
Total policy claims		2,533,905.89
Due and unpaid on supplementary contracts not involving life contingencies		1,719.90
Premiums paid in advance		412,627.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		540,900.26
Other liabilities, viz.:		
Interest paid in advance		559,305.48
Total		$ 332,048,420.50
Capital stock		100,000.00
Unassigned funds—surplus		78,944,061.31
Total liabilities		$ 411,092,481.84

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	351,217	$979,164,291.00	138,936	$362,533,953.00	9,794	$22,379,443.00	$ 6,570,545.00	499,947	$1,370,648,232.00
Issued during year	61,612	134,417,628.00	37,417	75,453,821.00	6,053	15,897,828.00		105,082	225,769,277.00
Revived during year	468	1,363,454.00	278	811,076.00	11	42,793.00		757	2,217,323.00
Additions by dividends							1,190,467.00		1,190,467.00
Total	413,297	1,114,945,373.00	176,631	438,798,850.00	15,858	38,320,064.00	7,761,012.00	605,786	1,599,825,299.00
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers									
Deduct ceased:									
By death	4,414	14,401,354.00	1,039	3,372,778.00	207	326,600.00	352,489.00	5,660	18,453,221.00
By maturity			921	3,141,026.00	47	57,675.00	35,265.00	968	3,233,966.00
By expiry					4,651	12,179,730.00		4,651	12,179,730.00
By surrender	7,106	25,186,727.00	2,561	8,236,965.00	24	115,374.00	770,863.00	9,691	34,309,929.00
By lapse	21,169	47,268,483.00	12,006	23,481,342.00	179	586,539.00		33,539	71,336,364.00
By decrease									
Total terminated	32,689	86,856,564.00	16,527	38,232,111.00	5,108	13,265,918.00	1,158,617.00	54,324	139,513,210.00
Outstanding end of year	380,608	1,028,088,809.00	160,104	400,566,739.00	10,750	25,054,146.00	6,602,395.00	551,462	1,460,312,089.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	4,993	$ 9,978,997.00
Policies issued during the year	888	1,362,465.00
Total	5,881	$ 11,341,462.00
Deduct ceased to be in force during the year	566	1,188,963.00
Policies in force December 31, 1904	5,315	$ 10,152,499.00
Losses and claims unpaid December 31, 1903	5	15,528.00
Losses and claims incurred during the year	55	86,471.00
Total	60	$ 101,999.00
Losses and claims settled during the year, in cash	52	99,882.00
Losses and claims unpaid December 31, 1904	8	2,117.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		340,512.97

FIDELITY MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated December 2, 1878. Commenced Business January 1, 1879.

L. G. FOUSE, President. W. S. CAMPBELL, Secretary.

Home Office, 112-116 North Broad Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 5,647,070.52

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,036.58 for first year's re-insurance	$ 694,315.88	
Surrender values applied to pay first year's premiums	814.95	
Consideration for original annuities involving life contingencies	3,237.38	
Total new premiums	$ 698,368.21	
Renewal premiums without deduction for commissions or other expenses, less $2,292.00 for re-insurance or renewals	2,772,116.82	
Dividends applied to pay renewal premiums	30,863.66	
Surrender values applied to pay renewal premiums	1,251.57	
Consideration for annuities involving life contingencies	1,374.87	
Total renewal premiums	$ 2,805,606.92	
Total premium income		3,503,975.13
Consideration for supplementary contracts not involving life contingencies		39,174.90
Interest on mortgage loans	$ 17,275.75	
Interest on collateral loans	6,634.44	
Interest on bonds and dividends on stocks	124,606.38	
Interest on premium notes, policy loans or liens	60,038.46	
Interest on other debts due the company	40,879.60	
Rent from company's property, including $32,500.00 for company's own occupancy	79,291.04	
Total interests and rents		328,725.67
Profit on sale or maturity of ledger assets		11,357.47

From other sources		$ 152,561.50
Total income		$ 4,035,794.67
Sum of both amounts		$ 9,682,865.16

DISBURSEMENTS.

For death claims	$ 1,144,812.77	
Net amount paid for losses	$ 1,144,812.77	
For annuities involving life contingencies	1,028.46	
Surrender values paid in cash	82,627.01	
Surrender values applied to pay new premiums	814.95	
Surrender values applied to pay renewal premiums	1,251.57	
Dividends paid to policy-holders in cash	16,164.66	
Dividends applied to pay renewal premiums	30,863.66	
Total paid policy-holders	$ 1,277,563.08	
Paid for claims on supplementary contracts not involving life contingencies	15,754.42	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $470,491.58; renewal premiums, $93,849.71; annuities, $162.97	564,504.26	
Commuting renewal commissions	1,778.06	
Salaries and allowances for agencies, including managers, agents and clerks	118,282.69	
Agency supervision, traveling and all other expenses	62,451.19	
Medical examiners' fees	52,954.31	
Inspection of risks	20,248.83	
Salaries and all other compensation of officers and Home Office employees	165,064.64	
Rent, including $32,500.00 for company's own occupancy, less $987.51 received under sublease	53,844.50	
Advertising, $26,662.03; printing and stationery, $33,101.49; postage, $20,370.51	80,134.03	
Legal expenses	9,472.79	
Furniture, fixtures and safes	10,130.55	
Insurance taxes, licenses and department fees	59,947.53	
Taxes on real estate and investments	19,540.72	
Repairs and expenses (other than taxes) on real estate	24,351.74	
All other disbursements	39,352.58	
Total disbursements		2,575,375.92
Balance		$ 7,107,489.27

LEDGER ASSETS.

Book value of real estate	$ 1,334,315.70	
Mortgage loans on real estate	499,699.38	
Loans secured by pledge of bonds, stocks or other collateral	126,260.51	
Loans made to policy-holders on this company's policies, assigned as collateral	843,532.76	
Premium notes on policies in force	396,925.63	
Book value of bonds and stock	3,266,115.31	
Deposited in trust companies and banks on interest	304,056.02	
Cash in company's office	7,571.63	
Bills receivable	2,605.37	
Agents' balances	326,406.96	
Total ledger assets		$ 7,107,489.27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,295.02
Interest due and accrued on bonds and stocks	34,631.24

Interest accrued on collateral loans		$ 777.69	
Rents due		1,354.24	
Total rents and interest due and accrued			$ 44,058.19
Market value of real estate over book value			39,834.30
Market value of bonds and stocks over book value			111,622.33
	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 23,597.96	$ 125,350.23	
Gross deferred premiums on policies in force December 31, 1904	42,080.01	357,542.45	
Total	$ 65,677.97	$ 482,892.68	
Deduct loading, 20 per cent.	13,135.59	96,578.54	
Net amount of uncollected and deferred premiums	$ 52,542.38	$ 386,314.14	438,856.52
Gross assets			$ 7,741,860.62

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 326,406.96	
Bills receivable	2,605.37	
Premium notes or loans on policies in excess of net value of their policies	4,459.71	
Total		333,472.04
Total admitted assets		$ 7,408,388.58

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of Pennsylvania on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Table with 3½ per cent. interest	$ 6,116,551.00	
Special surplus	16,600.00	
Same for annuities (including those in reduction of premiums)	16,433.00	
Total	$ 6,149,584.00	
Deduct net value of risks of this company re-insured in other solvent companies	1,835.00	
Net reserve		$ 6,147,749.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		136,729.92
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		9,325.83
Claims for death losses in process of adjustment or adjusted and not due	$ 8,500.00	
Claims for death losses which have been reported and no proofs received	47,767.50	
Claims for death losses and other policy claims resisted by the company	14,000.00	
Total policy claims		70,267.50
Premiums paid in advance		7,164.37
Commissions due to agents on premium notes when paid		36,735.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		14,642.23
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		2,120.76
Total		$ 6,424,734.61
Unassigned funds—surplus		983,653.97
Total liabilities		$ 7,408,388.58

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	23,068	$43,265,447.00	6,239	$10,197,608.00	20,392	$46,877,492.00	$	49,699	$100,340,547.00
Issued during year	4,784	8,048,326.00	4,836	7,962,112.00	2,508	5,952,221.00		12,128	21,962,659.00
Revived during year	246	433,138.00	106	151,000.00	197	475,247.00		549	1,059,385.00
Increased during year	21	11,125.00	12	14,353.00	17	200,992.00		50	226,470.00
Totals before transfers	28,119	51,758,036.00	11,193	18,325,073.00	23,114	53,505,952.00			
Transfers, deductions	277	467,590.00	70	88,144.00	1,225	2,909,675.00			
Transfers, additions	943	2,078,854.00	107	175,433.00	522	1,211,122.00			
Balance of transfers	666	1,611,264.00	37	87,289.00	703	1,698,553.00			
Totals after transfers	28,785	53,369,300.00	11,230	18,412,362.00	22,411	51,807,399.00		62,426	123,589,061.00
Deduct ceased:									
By death	200	374,149.00	57	113,065.00	297	659,685.00		554	1,146,899.00
By maturity			1	297.00				1	297.00
By expiry					188	536,994.00		188	536,994.00
By surrender	187	234,517.00	20	27,595.00	22	44,063.00		229	406,175.00
By lapse	2,605	4,424,416.00	1,709	2,650,207.00	1,848	4,774,309.00		6,162	11,848,932.00
By decrease	4	204,920.00	2	85,658.00	21	212,528.00		27	503,106.00
Total terminated	2,996	5,338,002.00	1,789	2,876,822.00	2,376	6,227,579.00		7,161	14,442,403.00
Outstanding end of year	25,789	48,031,298.00	9,441	15,535,540.00	20,035	45,579,820.00		55,265	109,146,658.00
Policies re-insured	6	85,000.00	4	75,000.00	2	10,000.00		12	170,000.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,283	$ 2,000,162.00
Policies issued during the year	392	595,431.00
Total	1,675	$ 2,595,593.00
Deduct ceased to be in force during the year	264	377,989.00
Policies in force December 31, 1904	1,411	$ 2,217,604.00
Losses and claims unpaid December 31, 1903	2	$ 6,000.00
Losses and claims incurred during the year	17	29,000.00
Total	19	$ 35,000.00
Losses and claims settled during the year, in cash	19	35,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		71,592.30

GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 10, 1860. Commenced Business July 16, 1860.

CORNELIUS DOREMUS, President. CARL HEYE, Secretary.

Home Office, 20 Nassau Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 31,256,313.87

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses for first year's re-insurance, including $2,252.23 policy fees	$ 638,260.07	
Dividends applied to purchase paid-up additions and annuities	32,453.03	
Surrender values applied to purchase paid-up insurance and annuities	107,179.40	
Consideration for original annuities involving life contingencies	37,622.42	
Total new premiums	$ 815,514.92	
Renewal premiums without deduction for commissions or other expenses, less $5,554.50 for re-insurance on renewals	3,529,678.22	
Dividends applied to pay renewal premiums	132,714.05	
Consideration for annuities involving life contingencies	332.96	
Total renewal premiums	$ 3,662,725.23	
Total premium income		4,478,240.15
Interest on mortgage loans	$ 732,105.07	
Interest on bonds and dividends on stocks	421,601.46	
Interest on premium notes, policy loans or liens	109,979.85	
Interest on other debts due the company	19,215.50	
Rents from company's property, including $30,140.00 for company's own occupancy	240,040.40	
Total interest and rents		1,522,942.28
Total income		$ 6,001,182.43
Sum of both amounts		$ 37,257,496.30

DISBURSEMENTS.

For death claims, $1,308,446.58; additions, $42,608.09	$ 1,351,054.67	
For matured endowments, $990,858.49; additions, $15,826.77	1,006,685.26	
Net amount paid for losses and matured endowments	$ 2,357,739.93	
For annuities involving life contingencies	36,934.94	
Surrender values paid in cash	275,971.02	
Surrender values applied to purchase paid-up insurance and annuities	107,179.40	
Dividends paid to policy-holders in cash	83,992.50	
Dividends applied to pay renewal premiums	132,714.05	
Dividends applied to purchase paid-up additions and annuities	32,453.03	
Total paid policy-holders	$ 3,026,984.87	
Paid for claims on supplementary contracts not involving life contingencies	1,528.48	
Paid stockholders for interest and dividends	24,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $409,714.63; renewal premiums, $179,521.94; annuities, $952.59	590,189.16	
Commuting renewal commissions	166.07	
Salaries and allowances for agencies, including managers, agents and clerks	126,910.75	
Agency supervision, traveling and all other expenses	120,644.11	
Medical examiners' fees	50,703.45	
Inspection of risks	4,100.58	
Salaries and all other compensation of officers and Home Office employees	114,182.42	
Rent	30,140.00	
Advertising, $22,974.46; printing and stationery, $16,087.99; postage, $16,497.74	55,560.19	
Legal expenses	3,715.63	
Furniture, fixtures and safes	4,686.68	
Insurance taxes, licenses and department fees	60,289.55	
Taxes on real estate	38,665.79	
Repairs and expenses (other than taxes) on real estate	94,360.63	
Loss on sale or maturity of ledger assets	15,207.92	
All other disbursements	37,776.54	
Total disbursements		$ 4,299,812.82
Balance		$ 32,857,683.48

LEDGER ASSETS.

Book value of real estate	$ 3,111,069.37	
Mortgage loans on real estate	16,909,978.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,041,013.71	
Book value of bonds and stocks	9,983,923.39	
Deposited in trust companies and banks on interest	749,293.01	
Cash in company's office	15,283.75	
Deposited in banks (not on interest)	47,122.25	
Total ledger assets		$ 32,857,683.48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 278,149.36	
Interest accrued on bonds and stocks	78,245.43	
Interest accrued on premium notes, policy loans or liens	1,460.49	
Rents due and accrued on company's property or lease	7,638.33	
Total rents and interest due and accrued		365,493.61
Market value of bonds and stocks over book value		227,718.53

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 17,457.07	$ 431,398.23	
Gross deferred premiums on policies in force December 31, 1904	43,012.99	351,856.57	
Total	$ 60,470.06	$ 783,254.80	
Deduct loading, 22½ per cent.	13,605.76	176,232.33	
Net amount of uncollected and deferred premiums	$ 46,864.30	$ 607,022.47	$ 653,886.77
Total admitted assets			$ 34,104,782.39

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the New York Insurance Department on the following Tables of Mortality, with 4, 3½ and 3 per cent. interest, respectively: Policies issued before January 1, 1901, 4 per cent. interest. Policies issued after January 1, 1901, American Experience, 3½ and 3 per cent.	$28,187,164.00	
Same for reversionary additions	461,101.00	
Same for annuities (including those in reduction of premiums)	434,484.00	
Total	$29,082,749.00	
Deduct net value of risks of this company re-insured in other solvent companies	47,700.00	
Net reserve		$ 29,035,049.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		24,277.47
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		7,779.5
Claims for death losses	$ 1,725.95	
Claims for death losses in process of adjustment or adjusted and not due	56,539.49	
Claims for death losses which have been reported and no proofs received	55,262.70	
Claims for matured endowments due and unpaid	12,415.49	
Claims for death losses and other policy claims resisted by the company	1,404.60	
Due and unpaid on annuity claims involving life contingencies	2,270.38	
Total policy claims		129,618.61
Premiums paid in advance		11,193.27
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		52,084.35
Dividends apportioned, payable to policy-holders during 1905		343,055.51
Dividends apportioned, payable to policy-holders subsequent to 1905		1,662,829.10
Other liabilities, viz.:		
Extra reserve for absolute war and world policies, etc.		100,063.08
Total		$ 31,365,949.97
Capital stock		200,000.00
Unassigned funds—surplus		2,538,832.42
Total liabilities		$ 34,104,782.39

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	22,483	$42,877,359.00	35,237	$54,022,886.00	108	$ 572,266.00	$ 645,093.00	57,828	$ 98,117,604.00
Issued during year	3,086	5,691,053.00	5,315	8,605,399.00	28	69,660.00		8,429	14,366,112.00
Revived during year	4	6,471.00	22	20,092.00				26	26,563.00
Increased during year		2,500.00		6,058.00		40,005.00	44,487.00		93,050.00
Totals before transfers	25,573	48,577,383.00	40,574	62,654,435.00	136	681,931.00			
Transfers, deductions	10	31,226.00	4	4,000.00					
Transfers, additions	4	4,000.00	9	24,726.00	1	6,500.00			
Balance of transfers	6	27,226.00	5	20,726.00	1	6,500.00			
Totals after transfers	25,567	48,550,157.00	40,579	62,675,161.00	137	688,431.00	689,580.00	66,283	112,603,329.00
Deduct ceased:									
By death	443	759,895.00	291	532,817.00	1	3,107.00	41,768.00	735	1,337,587.00
By maturity			667	985,451.00			15,469.00	667	1,000,920.00
By expiry	17	20,468.00	40	56,259.00	5	35,361.00		62	112,088.00
By surrender	229	439,904.00	576	844,933.00		6,548.00	12,353.00	805	1,303,738.00
By lapse	1,259	2,250,890.00	1,444	2,148,330.00	32	74,003.00	58.00	2,735	4,473,281.00
By decrease		255,171.00		180,639.00		2,562.00			438,372.00
Total terminated	1,948	3,726,328.00	3,018	4,748,429.00	38	121,581.00	69,648.00	5,004	8,665,986.00
Outstanding end of year	23,619	44,823,829.00	37,561	57,926,732.00	99	566,850.00	619,932.00	61,279	103,937,343.00
Policies re-insured		120,000.00		35,000.00					155,000.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	224	$ 355,500.00
Policies issued during the year	112	285,700.00
Total	336	$ 641,200.00
Deduct ceased to be in force during the year	52	83,500.00
Policies in force December 31, 1904	284	$ 557,700.00
Losses and claims incurred during the year	1	1,000.00
Total	1	$ 1,000.00
Losses and claims settled during the year, in cash	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		18,561.66

FRANKLIN LIFE INSURANCE COMPANY OF ILLINOIS.

Incorporated July 23, 1884. Commenced Business July 23, 1884.

EDGAR S. SCOTT, President. HENRY ABELS, Secretary.

Home Office, 5th and Monroe Streets, Springfield, Ill.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 1,806,626.88

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,130.70 for first year's re-insurance	$ 264,648.49	
Surrender values applied to purchase paid-up insurance and annuities	3,732.67	
Total new premiums	$ 268,381.16	
Renewal premiums without deduction for commissions or other expenses, less $1,265.52 for re-insurance on renewals	769,317.54	
Dividends applied to pay renewal premiums	3,641.39	
Total renewal premiums	$ 772,958.93	
Total premium income		1,041,340.09
Premium notes, loans or liens restored by revival of policies		2,831.79
Interest on mortgage loans	$ 13,616.20	
Interest on collateral loans	820.28	
Interest on bonds and dividends on stocks	19,510.02	
Interest on premium notes, policy loans or liens	49,366.40	
Interest on other debts due the company	11,322.44	
Rents	2,390.50	
Total interest and rents		97,025.83
From other sources		315.99
Total income		$ 1,141,513.68
Sum of both amounts		2,948,140.56

DISBURSEMENTS.

For death claims (less $3,000.00 re-insurance), $263,254.96; additions, $31,746.77	$ 295,001.73	
Net amount paid for losses	$ 295,001.73	

Premium notes voided by lapse	$ 26,496.71	
Surrender values paid	14,643.14	
Surrender values applied to purchase paid-up insurance and annuities	3,732.67	
Dividends applied to pay renewal premiums	3,641.39	
Total paid policy-holders	$ 343,515.64	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $195,516.22; renewal premiums, $71,569.70	267,085.92	
Salaries and allowances for agencies, including managers, agents and clerks	26,951.19	
Agency supervision, traveling and all other expenses	1,161.25	
Medical examiners' fees	17,821.00	
Inspection of risks	7,363.90	
Salaries and all other compensation of officers and Home Office employees	50,869.74	
Rent	3,420.00	
Advertising, $916.50; printing and stationery, $9,405.36; postage, $3,793.94	14,115.80	
Legal expenses	1,799.68	
Furniture, fixtures and safes	1,241.25	
Insurance taxes, licenses and department fees	20,612.24	
Repairs and expenses (other than taxes) on real estate	752.55	
All other disbursements	5,401.75	
Total disbursements		$ 762,111.91
Balance		$ 2,186,028.65

LEDGER ASSETS.

Book value of real estate	$ 16,738.41	
Mortgage loans on real estate	451,550.00	
Loans secured by pledge of bonds, stocks or other collateral	44,000.00	
Loans and liens on this company's policies	1,075,883.81	
Premium notes on policies in force	9,511.27	
Book value of bonds and stocks	533,528.77	
Cash in company's office	3,631.48	
Deposited in banks (not on interest)	38,567.58	
Agents' balances	12,617.33	
Total ledger assets		$ 2,186,028.65

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 13,142.21	
Interest accrued on bonds and stocks	3,827.40	
Interest accrued on collateral loans	445.00	
Interest accrued on premium notes, policy loans or liens	22,850.98	
Rents accrued on company's property or lease	171.50	
Total rents and interest accrued		40,437.09
Market value of bonds and stocks over book value		246.09

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$	$ 33,701.19	
Gross deferred premiums on policies in force December 31, 1904		81,606.59	
Total		$ 115,307.78	
Deduct loading, actual per cent.		20,033.78	
Net amount of uncollected and deferred premiums			95,274.00
Gross assets			$ 2,321,985.80

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 12,617.33	
Premium notes or loans on policies in excess of net value of their policies	21,863.75	
Total		$ 34,481.08
Total admitted assets		$ 2,287,504.72

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Illinois Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest	$ 1,921,353.00	
Total	$ 1,921,353.00	
Deduct net value of risks of this company re-insured in other solvent companies	1,118.00	
Net reserve		$ 1,920,235.00
Claims for death losses in process of adjustment or adjusted and not due	$ 8,638.52	
Claims for death losses which have been reported and no proofs received	4,536.75	
Claims for death losses and other policy claims resisted by the company	4,067.72	
Total policy claims		17,242.99
Premiums paid in advance		5,434.82
Commissions due to agents on premium notes when paid		2,123.15
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		6,286.46
Other liabilities, viz.:		
Trust fund returnable at death		16,580.43
Funds held for special class of policies		111,070.78
Funds held for all other contingencies		208,531.08
Total liabilities		$ 2,287,504.72

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	11,972	$17,582,247.00	2,247	$ 2,847,250.00	2,494	$ 5,957,695.00	$	16,713	$ 26,387,192.00
Issued during year	4,596	5,880,950.00	566	737,600.00	604	1,269,413.00		5,766	7,887,963.00
Revived during year	29	41,500.00	4	4,500.00	9	26,614.00		42	72,614.00
Increased during year						173,781.00			173,781.00
Totals before transfer	16,597	23,504,697.00	2,817	3,589,350.00	3,107	7,427,503.00			
Transfers, deductions	20	34,500.00	12	22,000.00	4	5,000.00			
Transfers, additions	18	31,500.00	1	1,000.00	17	29,000.00			
Balance of transfers	2	3,000.00	11	21,000.00	13	24,000.00			
Totals after transfers	16,595	23,501,697.00	2,806	3,568,350.00	3,120	7,451,503.00		22,521	34,521,550.00
Deduct ceased :									
By death	114	202,000.00	10	18,500.00	38	82,405.00		162	302,905.00
By maturity									
By expiry	131	168,500.00	10	15,000.00	73	198,777.00		214	382,277.00
By surrender	33	73,500.00	14	18,500.00	8	30,266.00		55	122,266.00
By lapse	2,081	2,915,620.00	401	416,150.00	299	835,171.00		2,781	4,166,941.00
By decrease		13,250.00		1,500.00		9,025.00			23,775.00
Total terminated	2,359	3,372,870.00	435	469,650.00	418	1,155,644.00		3,212	4,998,164.00
Outstanding end of year	14,236	20,128,827.00	2,371	3,098,700.00	2,702	6,295,859.00		19,309	29,523,386.00
Policies re-insured								39	188,500.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	2	$ 3,112.00
Policies issued during the year	76	203,513.00
Total	78	$ 206,625.25
Deduct ceased to be in force during the year	9	24,165.00
Policies in force December 31, 1904	69	$ 182,460.00
Losses and claims incurred during the year	1	10,211.40
Total	1	$ 10,211.40
Losses and claims settled during the year in cash	1	10,211.40
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		8,585.37

HARTFORD LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1866. Commenced Business 1867.

GEORGE E. KEENEY, President. CHARLES H. BACALL, Secretary.

Home Office, 252 Asylum Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 3,009,936.53

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,770.33 for first year's re-insurance	$ 205,243.47	
Total new premiums	$ 205,243.47	
Renewal premiums without deduction for commissions or other expenses, less $4,796.44 for re-insurance on renewals	2,133,664.12	
Dividends applied to pay renewal premiums	50,645.56	
Total renewal premiums	$ 2,184,309.68	
Total premium income		2,389,553.15
Interest on mortgage loans	$ 16,377.10	
Interest on collateral loans	441.19	
Interest on bonds and dividends on stocks	24,591.28	
Interest on premium notes, policy loans or liens	6,046.61	
Interest on other debts due the company	52,033.36	
Rent from company's property, including $3,500.00 for company's own occupancy	13,200.85	
Total interest and rents		112,690.39
From other sources		27,609.47
Total income		$ 2,529,853.01
Sum of both amounts		$ 5,539,789.54

DISBURSEMENTS.

For death claims	$ 1,731,029.93	
Net amount paid for losses	$ 1,731,029.93	
Premium notes voided by lapse	2,068.81	
Surrender values paid in cash	13,935.69	
Dividends applied to pay renewal premiums	50,645.56	
Total paid policy-holders	$ 1,797,679.99	
Paid stockholders for interest or dividends	40,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $180,991.70; renewal premiums, $60,021.49	241,013.19	
Commuting renewal commission	8,267.69	
Salaries and allowances for agencies, including managers, agents and clerks	21,348.09	
Agency supervision, traveling and all other expenses	7,630.60	
Medical examiners' fees	22,059.22	
Inspection of risks	10,605.73	
Salaries and all other compensation of officers and Home Office employees	88,854.80	
Rent, including $3,500 for company's own occupancy	5,275.87	
Advertising, $7,307.19; printing and stationery, $7,203.24; postage, $8,260.91	22,771.34	
Legal expenses	6,334.45	
Furniture, fixtures, safes and office expenses	11,362.89	
Insurance taxes, licenses and department fees	30,454.37	
Taxes on real estate	4,010.40	
Repairs and expenses (other than taxes) on real estate	511.30	
Loss on sale or maturity of ledger assets	2,189.20	
All other disbursements	8,336.61	
Total disbursements		$ 2,328,705.74
Balance		$ 3,211,083.80

LEDGER ASSETS.

Book value real estate	$ 230,906.00	
Mortgage loans on real estate	368,600.00	
Loans secured by pledge of bonds, stocks or other collateral	10,213.15	
Loans made to policy-holders on this company's policies, assigned as collateral	54,612.91	
Premium notes on policies in force	70,667.06	
Book value of bonds and stocks	666,312.50	
Deposited in trust companies and banks on interest	558,711.59	
Cash in company's office	20,355.16	
Deposited in banks (not on interest)	27,757.84	
All other, viz.: Safety fund in Security Company of Hartford, Conn.	1,203,947.59	
Total	$ 3,212,083.80	
Less agents' deposits	1,000.00	
Total ledger assets		$ 3,211,083.80

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 5,226.08	
Interest accrued on bonds and stocks	6,089.60	
Interest accrued on collateral loans	99.86	
Interest accrued on other assets	2,061.25	
Rents accrued on company's property or lease	804.95	
Total rents and interest accrued		14,281.74
Market value of real estate over book value		5,674.00
Market value of bonds and stocks over book value		3,614.50

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 34,890.55	$ 100,984.75	
Gross deferred premiums on policies in force December 31, 1904	10,340.04	79,240.86	
Total	$ 45,230.59	$ 180,225.61	
Deduct loading, 20 per cent.	9,046.12	36,045.12	
Total	$ 36,184.47	$ 144,180.49	
Net amount of uncollected and deferred premiums			$ 180,364.96
All other assets, viz.:			
Net premiums, safety fund department in course of collection			214,250.00
Gross assets			$ 3,629,269.00

DEDUCT ASSETS NOT ADMITTED.

Premium notes or loans on policies in excess of net value of their policies	$ 995.00	
Depreciation in safety funds	65,903.25	
Total		66,898.25
Total admitted assets		$ 3,562,370.75

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Combined Experience and American Tables of Mortality, with 4, 3½ and 3 per cent. interest	$ 843,140.12	
Same for annuities (including those in reduction of premiums)	3,533.00	
Total	$ 846,673.12	
Deduct net value of risks of this company re-insured in other solvent companies	4,639.00	
Net reserve		$ 842,034.12
Claims for death losses in process of adjustment or adjusted and not due	$ 179,221.00	
Claims for death losses which have been reported and no proofs received	65,700.00	
Claims for death losses and other policy claims resisted by the company	13,000.00	
Total policy claims		257,921.00
Premiums paid in advance		10,011.70
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		22,615.30
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		3,000.00
Balances of taxes to credit of members		3,685.13
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		1,365.73
Dividends apportioned, payable to policy-holders during 1905		1,011.04
Dividends apportioned, payable to policy-holders subsequent to 1905		26,388.94
Other liabilities, viz.:		
Net safety fund in security company		1,138,044.34
Special reserve and surplus on safety fund policies		324,316.26
Total		$ 2,630,393.56
Capital stock		500,000.00
Unassigned funds—surplus		431,977.19
Total liabilities		$ 3,562,370.75

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	2,706	$ 4,200,116.00	4,746	$ 8,470,863.00	32,389	$59,359,250.00	$ 4,295.00	39,481	$ 72,034,524.00
Issued during year	524	768,328.00	2,415	3,622,623.00	1,507	2,117,470.00		4,446	6,568,421.00
Revived during year	2	2,000.00	15	27,000.00	62	159,561.00		79	188,561.00
Increased during year						35,472.00	100.00		35,572.00
Totals before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	3,232	4,970,444.00	7,146	12,120,486.00	33,958	61,731,753.00	4,395.00	44,366	78,827,078.00
Deduct ceased:									
By death	33	48,384.00	50	82,275.00	744	1,628,739.00		827	1,759,398.00
By maturity									
By expiry					1	1,000.00		1	1,000.00
By surrender	46	71,744.00	8	8,000.00			70.00	54	79,814.00
By lapse	192	257,000.00	1,837	2,835,823.00	3,328	5,807,845.00		5,357	8,900,668.00
By decrease		197,541.00		50,060.00	1	102,194.00		1	349,795.00
Total terminated	271	574,669.00	1,895	2,976,158.00	4,074	7,539,778.00	70.00	6,240	11,090,675.00
Outstanding end of year	2,961	4,395,775.00	5,281	9,144,328.00	29,884	54,191,975.00	4,325.00	38,126	67,736,403.00
Policies re-insured	3	17,393.00	48	446,514.00	1	12,500.00		52	476,404.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	657	$ 1,331,702.00
Policies issued during the year	115	153,069.00
Total	772	$ 1,484,771.00
Deduct ceased to be in force during the year	225	419,948.00
Policies in force December 31, 1904	547	$ 1,064,823.00
Losses and claims unpaid December 31, 1904	3	14,000.00
Losses and claims incurred during the year	10	42,500.00
Total	13	$ 56,500.00
Losses and claims settled during the year, in cash, $56,204.00; by compromise, $296.00	13	56,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		44,103.54

HOME LIFE INSURANCE COMPANY, OF NEW YORK.

Incorporated April 30, 1860. Commenced Business May 1, 1860.

GEORGE E. IDE, President. ELLIS W. GLADWIN, Secretary.

Home Office, 256 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $125,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 14,762,091.14

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $8,550.08, for first year's re-insurance	$ 466,584.91	
Surrender values applied to pay first year's premiums	3,791.48	
Dividends applied to purchase paid-up additions and annuities	200,792.26	
Consideration for original annuities involving life contingencies	21,258.27	
Consideration for supplementary contracts involving life contingencies,	11,431.77	
Total new premiums	$ 703,858.69	
Renewal premiums without deduction for commissions or other expenses, less $15,304.62, for re-insurance or renewals	2,238,169.86	
Dividends applied to pay renewal premiums	42,301.42	
Surrender values applied to pay renewal premiums	7.08	
Consideration for annuities involving life contingencies	31,556.56	
Total renewal premiums	$ 2,312,034.92	
Total premium income		3,015,893.61
Consideration for supplementary contracts not involving life contingencies		22,139.00
Interest on mortgage loans	$ 204,955.81	
Interest on collateral loans	1,205.08	
Interest on bonds and dividends on stocks	274,314.17	
Interest on premium notes, policy loans or liens	96,498.85	
Interest on other debts due the company	6,715.37	

Rent from company's property, including $24,000.00 for company's own occupancy	$ 100,014.37	
Total interest and rents		$ 683,703.55
Profit on sale or maturity of ledger assets		944.30
Total income		$ 3,722,680.46
Sum of both amounts		$ 18,484,771.60

DISBURSEMENTS.

For death claims, less $115,000; re-insurance, $824,725; additions, $2,710.98	$ 827,435.98	
For matured endowments, $245,550.50; additions, $50,798.49	296,348.99	
Net amount paid for losses and matured endowments		$ 1,123,784.97
For annuities involving life contingencies		35,086.32
Surrender values paid in cash		190,344.96
Surrender values applied to pay new premiums		3,791.48
Surrender values applied to pay renewal premiums		7.08
Dividends paid to policy-holders in cash		5,856.97
Dividends applied to pay renewal premiums		42,301.42
Dividends applied to purchase paid-up additions and annuities		200,792.26
Total paid policy-holders		$ 1,601,965.46
Paid for claims on supplementary contracts not involving life contingencies		3,360.65
Paid stockholders for interest or dividends		15,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $251,423.27; renewal premiums, $161,442.86; annuities, $150.54		413,016.67
Salaries and allowances for agencies, including managers, agents and clerks		144,364.97
Agency supervision, traveling and all other expenses		3,535.82
Medical examiners' fees		38,087.74
Inspection of risks		3,568.09
Salaries and all other compensation of officers and Home Office employees		112,641.00
Rent		24,000.00
Advertising, $18,697.70; printing and stationery, $13,941.11: postage, $4,496.85		37,135.66
Legal expenses		4,743.75
Furniture, fixtures and safes		1,898.84
Insurance taxes, licenses and department fees		46,035.89
Taxes on real estate		12,852.65
Repairs and expenses (other than taxes) on real estate		35,340.50
All other disbursements		19,869.50
Total disbursements		2,517,417.19
Balance		$ 15,967,354.41

LEDGER ASSETS.

Book value of real estate	$ 1,660,606.28	
Mortgage loans on real estate	4,735,239.19	
Loans secured by pledge of bonds, stocks or other collateral	12,750.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,008,268.50	
Premium notes on policies in force	543,243.28	
Book value of bonds and stocks	7,623,896.18	
Deposited in trust companies and banks on interest	299,656.36	
Cash in company's office	1,392.36	
Deposited in banks (not on interest)	31,250.96	
Agents' balances	51,051.30	
Total ledger assets		$ 15,967,354.41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,898.79	
Interest accrued on bonds and stocks	101,405.27	
Interest accrued on collateral loans	303.75	
Interest accrued on other assets	500.00	
Rents accrued on company's property or lease	2,528.57	
Total rents and interest due and accrued		$ 122,636.38
Market value of real estate over book value		70,457.48
Market value of bonds and stocks over book value		228,211.31

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 6,702.89	$ 143,541.11	
Gross deferred premiums on policies in force December 31, 1904	30,501.57	155,042.91	
Total	$ 37,204.46	$ 298,584.02	
Deduct loading, 20 per cent.	7,440.89	59,716.80	
Net amount of uncollected and deferred premiums	$ 29,763.57	$ 238,867.22	268,630.79
Gross assets			$ 16,657,280.37

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	51,051.30
Total admitted assets	$ 16,606,229.07

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department, State of New York, on the Combined Experience and American Tables of Mortality, with 4, 3 and 3½ per cent. interest	$13,428,653.00	
Same for reversionary additions	1,303,178.00	
Same for annuities (including those in reduction of premiums)	410,507.00	
Total	$15,142,338.00	
Deduct net value of risks of this company re-insured in other solvent companies	68,790.00	
Net reserve		$ 15,073,548.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		49,088.00
Claims for death losses which have been reported and no proofs received,	$ 73,394.46	
Claims for death losses and other policy claims resisted by the company	2,500.00	
Total policy claims		75,894.46
Premiums paid in advance		39,730.96
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		5,652.09
Other liabilities, viz.:		
Fund voluntarily set aside to meet possible fluctuations in price of securities, etc.		228,211.31
Total		$ 15,472,124.82
Capital stock		125,000.00
Reserve to provide for all other contingencies		1,009,104.25
Total liabilities		$ 16,606,229.07

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	29,145	$52,475,259.00	7,306	$11,719,531.00	1,654	$ 3,433,940.00	$ 1,781,852.00	38,105	$ 69,410,582.00
Issued during year	4,638	8,301,117.00	2,020	3,087,700.00	433	862,797.00	316,697.00	7,091	12,568,311.00
Revived during year	80	145,500.00	42	68,000.00	5	6,000.00		127	219,500.00
Increased during year		2,550.00		9,020.00					11,570.00
Totals before transfers	33,863	60,924,426.00	9,368	14,884,251.00	2,092	4,302,737.00			
Transfers, deductions	16	48,500.00	10	29,000.00	37	105,000.00			
Transfers, additions	45	133,000.00	16	34,500.00	2	15,000.00			
Balance of transfers	29		6	5,500.00	35	90,000.00			
Totals after transfers	33,892	61,008,926.00	9,374	14,889,751.00	2,057	4,212,737.00	2,098,549.00	45,323	82,209,963.00
Deduct ceased:									
By death	326	802,746.00	51	107,949.00	14	29,827.00	1,914.00	391	942,436.00
By maturity			197	245,550.00			50,799.00	197	296,349.00
By expiry				46,638.00	24	83,600.00	74.00	24	130,312.00
By surrender	355	701,393.00	78	175,799.00	23	56,443.00		456	933,635.00
By lapse	1,847	3,329,350.00	681	918,300.00	186	425,431.00	62,771.00	2,714	4,735,852.00
By decrease		236,740.00		35,850.00		6,500.00			279,090.00
Total terminated	2,528	5,070,229.00	1,007	1,530,086.00	247	601,801.00	115,558.00	3,782	7,317,674.00
Outstanding end of year	31,364	55,938,697.00	8,367	13,359,665.00	1,810	3,610,936.00	1,982,991.00	41,541	74,892,289.00
Policies re-insured	29	466,921.00	4	47,000.00	20	380,500.00		53	894,421.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	351	$ 431,514.00
Policies issued during the year	92	142,382.25
Total	443	$ 573,896.25
Deduct ceased to be in force during the year	69	87,992.25
Policies in force December 31, 1904	374	$ 485,904.00
Losses and claims incurred during the year	3	3,182.25
Total	3	$ 3,182.25
Losses and claims settled during the year, in cash	3	3,182.25
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		18,847.53

ILLINOIS LIFE INSURANCE COMPANY OF CHICAGO, ILLINOIS.

Incorporated July 7, 1899. Commenced Business October 2, 1899.

JAMES W. STEVENS, President. OSWALD J. ARNOLD, Secretary.

Home Office, 134 Monroe Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 4,764,042.06

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $718.21 for first year's re-insurance	$ 283,268.94	
Dividends applied to purchase paid-up additions and annuities	3,361.42	
Surrender values applied to purchase paid-up insurance and annuities	39,964.42	
Total new premiums	$ 326,894.78	
Renewal premiums without deduction for commissions or other expenses, less $3,417.47 for re-insurance on renewals	946,854.22	
Dividends applied to pay renewal premiums	27,040.95	
Total renewal premiums	$ 973,895.17	
Total premium income		1,300,789.95
Interest on mortgage loans	$ 69,858.25	
Interest on deferred premiums	16,313.94	
Interest on collateral loans	11,996.57	
Interest on bonds and dividends on stocks	65,368.90	
Interest on premium notes, policy loans or liens	61,821.81	
Interest on other debts due the company	6,628.36	
Discount on claims paid in advance	54.04	
Rent from company's property, including $4,200.00 for company's own occupancy	30,595.96	
Total interest and rents		262,637.83
Profit on sale or maturity of ledger assets		40,920.88
Total income		$ 1,604,348.66
Sum of both amounts		$ 6,368,390.72

DISBURSEMENTS.

For death claims, $444,495.58; additions, $2,503.97	$ 446,999.55	
For matured endowments, $28,500.00; additions, $1,526.38	30,026.38	
Disability claims	1,000.00	
Net amount paid for losses and matured endowments, etc.	$ 478,025.93	
For annuities involving life contingencies	1,800.00	
Premium and policy lien notes voided by lapse, etc.	11,261.94	
Surrender values paid in cash	260,757.28	
Surrender values applied to purchase paid-up insurance and annuities	39,964.42	
Dividends paid to policy-holders in cash	7,319.62	
Dividends applied to pay renewal premiums	27,040.95	
Dividends applied to purchase paid-up additions and annuities	3,661.42	
Total paid policy-holders	$ 829,831.56	
Paid stockholders for interest or dividends	7,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $130,590.71; renewal premiums, $184,236.38	314,827.09	
Salaries and allowances for agencies, including managers, agents and clerks	12,932.50	
Agency supervision, traveling and all other expenses	5,273.62	
Medical examiners' fees	14,540.44	
Inspection of risks and claims	16,211.04	
Salaries and all other compensation of officers and Home Office employees	86,135.79	
Rent	14,508.10	
Advertising, $17,033.66; printing and stationery, $8,755.39; postage, $5,922.45	31,711.50	
Legal expenses	11,462.52	
Incidental expenses	17,369.07	
Insurance taxes, licenses and department fees	22,784.88	
Taxes on real estate	3,972.78	
Repairs and expenses (other than taxes) on real estate	26,081.71	
Loss on sale or maturity of ledger assets	7,375.98	
All other disbursements	4,728.12	
Total disbursements		$ 1,426,746.70
Balance		$ 4,941,644.02

LEDGER ASSETS.

Book value of real estate	$ 779,685.22	
Mortgage loans on real estate	1,087,624.50	
Loans secured by pledge of bonds, stocks or other collateral	52,200.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,189,747.27	
Premium notes on policies in force	8,542.68	
Book value of bonds and stocks	1,390,988.25	
Deposited in trust companies and banks on interest	231,276.86	
Cash in company's office	24,605.92	
Deposited in banks (not on interest)	6,085.55	
Bills receivable	1,990.97	
Agents' balances	82,033.47	
All other	86,863.33	
Total ledger assets		$ 4,941,644.02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 27,481.69
Interest accrued on bonds and stocks	1,858.67
Interest due and accrued on collateral loans	728.23
Interest accrued on premium notes, policy loans or liens	13,315.27
Interest accrued on other assets	153.95

Rents due and accrued on company's property or lease	$ 786.76	
Total rents and interest due and accrued		$ 44,324.57
Market value of real estate over book value		206,812.02
Market value of bonds and stock over book value		153,838.75
Due from other companies for losses or claims on policies of this company re-insured		3,700.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 24,955.49	$ 83,456.59	
Gross deferred premiums on policies in force December 31, 1904	14,125.92	124,332.01	
Total	$ 39,081.41	$ 207,788.60	
Deduct loading, 25 per cent.	9,770.35	51,947.15	
Net amount of uncollected and deferred premiums	$ 29,311.06	$ 155,841.45	185,152.51
Gross assets			$ 5,535,471.87

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 23,481.57	
Commuted commissions	44,100.00	
Suspense account	19,281.76	
Agents' debit balances	113,174.96	
Bills receivable	1,990.97	
Premium notes or loans on policies in excess of net value of their policies	94,418.60	
Book value of ledger assets over market value	7,741.56	
Total		304,189.42
Total admitted assets		$ 5,231,282.45

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of Illinois, on the Actuaries' Table of Mortality, with 4 per cent. interest	$ 4,824,566.00	
Same for reversionary additions	49,357.00	
Same for annuities (including those in reduction of premiums)	29,396.58	
Total	$ 4,903,319.58	
Deduct net value of risks of this company re-insured in other solvent companies	2,233.00	
Net reserve		$ 4,901,086.58
Present value of amounts not yet due on supplementary contracts not involving life contingencies		7,235.43
Claims for death losses in process of adjustment or adjusted and not due	$ 21,270.00	
Claims for death losses which have been reported and no proofs received	4,021.00	
Claims for death losses and other policy claims resisted by the company,	17,299.00	
Total policy claims		42,590.00
Premiums paid in advance		4,860.92
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		7,864.43
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		38,724.21
Dividends apportioned, payable to policy-holders during 1905		6,892.06
Other liabilities, viz.: Bonds in litigation		4,600.00
Total		$ 5,013,853.63
Capital stock		100,000.00
Unassigned funds—surplus		117,428.82
Total liabilities		$ 5,231,282.45

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	14,907	$22,283,649.00	2,053	$ 2,903,275.00	5,217	$ 9,755,272.00	$ 607,941.00	22,177	$ 35,550,137.00
Unsettled December 31, 1903	458	806,500.00	105	148,000.00	12	21,500.00		575	976,000.00
Issued during year	3,250	6,441,732.00	608	697,500.00	99	280,500.00		3,957	7,419,732.00
Revived during year	247	439,008.00	46	63,150.00	45	87,500.00		338	589,658.00
Increased during year	720	454,671.00	23	20,500.00	36	65,500.00	32,183.00	779	572,854.00
Totals before transfers	19,582	30,425,560.00	2,835	3,832,425.00	5,409	10,210,272.00			
Transfers, deductions	37	49,635.00	25	37,300.00	14	28,000.00			
Transfers, additions	34	47,935.00	14	16,500.00	28	50,500.00			
Balance of transfers	3	1,700.00	11	20,800.00	14	22,500.00			
Totals after transfers	19,579	30,423,860.00	2,824	3,811,625.00	5,423	10,232,772.00	640,124.00	27,826	45,108,381.00
Deduct ceased:									
By death	200	326,617.00	14	22,479.00	59	105,510.00		273	454,606.00
By maturity			21	34,500.00				21	34,500.00
By expiry	1,295	2,400,730.00	240	333,000.00	257	604,500.00		1,792	3,338,230.00
By surrender	1,252	2,092,353.00	165	271,021.00	65	111,490.00		1,482	2,474,864.00
By lapse	285	449,050.00	45	48,000.00	18	33,500.00		348	530,550.00
By decrease	221	162,835.00			5	6,000.00		226	168,835.00
Total terminated	3,253	5,431,585.00	485	709,000.00	404	861,000.00		4,142	7,001,585.00
Outstanding end of year	16,326	24,992,275.00	2,339	3,102,625.00	5,019	9,371,772.00	640,124.00	23,684	38,106,796.00
Policies re-insured					46	239,000.00		46	239,000.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	298	$ 653,183.00
Policies issued during the year	100	109,299.00
Total	398	$ 762,482.00
Deduct ceased to be in force during the year	100	392,149.00
Policies in force December 31, 1904	298	$ 370,333.00
Losses and claims incurred during the year	2	4,000.00
Total	2	$ 4,000.00
Losses and claims settled during the year, in cash	2	4,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		12,204.84

LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 21, 1871. Commenced Business April, 1871.

J. G. WALKER, President. W. L. T. ROGERSON, Secretary.

Home Office, 909-915 East Broad Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $150,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 1,465,391.34

INCOME.

First year's and renewal premiums on original policies without deduction for commissions or other expenses, less $643.47 for first year's and renewal re-insurance	$ 1,676,031.70	
Surrender values applied to purchase paid-up insurance and annuities	4,039.17	
Dividends applied to pay renewal premiums	340.02	
Total premium income		1,680,410.89
Interest on mortgage loans	$ 53,647.97	
Interest on collateral loans and policy loans	6,976.15	
Interest on bonds and dividends on stocks	8,874.33	
Rents from company's property, including $2,556.25 for company's own occupancy	5,366.04	
Total interest and rents		74,864.49
From other sources, viz.:		
Profit and loss		8,983.33
Total income		$ 1,764,258.71
Sum of both amounts		$ 3,229,650.05

DISBURSEMENTS.

For death claims	$ 512,105.03	
For matured endowments	100.00	
Net amount paid for losses and matured endowments	$ 512,205.03	
For weekly indemnity claims	1,130.05	
Surrender values paid in cash	18,610.56	
Surrender values applied to purchase paid-up insurance and annuities	4,039.17	

Dividends paid to policy-holders in cash	$ 14,694.55	
Dividends applied to pay renewal premiums	340.02	
Dividends applied, annuities	207.50	
Total paid policy-holders	$ 551,226.88	
Paid stockholders for interest or dividends	27,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, renewal premiums, annuities	354,862.75	
Salaries and allowances for agencies, including managers, agents and clerks	195,113.91	
Medical examiners' fees and inspection of risks	39,655.39	
Salaries and all other compensation of officers and Home Office employees	100,554.88	
Rent, including $2,556.25 for company's own occupancy	14,956.04	
Advertising, $15,633.10; printing and stationery, $13,248.32; postage, $2,459.92	31,341.34	
Legal expenses	12,336.84	
Furniture, fixtures and safes	2,803.68	
Insurance taxes, licenses and department fees	345.75	
Taxes on real estate	1,048.61	
Repairs and expenses (other than taxes) on real estate	995.92	
Loss on sale or maturity of ledger assets	2,925.21	
All other disbursements	67,529.55	
Total disbursements		$ 1,402,696.75
Balance		$ 1,826,953.30

LEDGER ASSETS.

Book value of real estate	$ 74,447.96	
Mortgage loans on real estate	1,174,632.19	
Loans secured by pledge of bonds, stocks or other collateral	96,331.57	
Loans made to policy-holders on this company's policies, assigned as collateral	24,810.19	
Book value of bonds and stocks	297,509.94	
Deposited in trust companies and banks on interest	85,215.82	
Cash in company's office	2,775.24	
Deposited in banks (not on interest)	71,615.15	
Bills receivable	1,087.24	
Total	$ 1,828,425.30	
Deduct ledger liabilities	1,472.00	
Total ledger assets		$ 1,826,953.30

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,210.29	
Interest due and accrued on bonds and stocks	7,057.92	
Interest due and accrued on collateral loans	1,578.89	
Interest due and accrued on premium notes, policy loans or liens	151.90	
Interest due and accrued on other assets	16.90	
Rents due and accrued on company's property or lease	675.35	
Total rents and interest due and accrued		20,691.25
Market value of real estate over book value		18,537.04
Market value of bonds and stocks over book value		21,364.17

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 3,910.37	$ 16,926.90	
Gross deferred premiums on policies in force December 31, 1904	14,089.95	37,106.07	
Total	$ 19,000.32	$ 54,032.97	
Deduct cost of collection, 40, 7½ and 15 per cent.	7,600.13	6,467.01	
Net amount of uncollected and deferred premiums	$ 11,400.19	$ 47,565.96	$ 58,966.15
Gross assets			$ 1,946,511.91

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	381.99
Total admitted assets	$ 1,946,129.92

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' and American Experience Tables of Mortality with 4 and 3 per cent. interest	$ 1,504,453.00	
Total	$ 1,504,453.00	
Deduct net value of risks of this company re-insured in other solvent companies	245.00	
Net reserve		$ 1,504,208.00
Claims for death losses in process of adjustment or adjusted and not due	$ 16,751.84	
Claims for death losses which have been reported and no proofs received	7,886.10	
Claims for death losses and other policy claims resisted by the company	2,000.00	
Total policy claims		26,637.94
Premiums paid in advance		31,285.53
Other liabilities		1,877.50
Total		$ 1,564,008.97
Capital stock		150,000.00
Unassigned funds—surplus		232,120.95
Total liabilities		$ 1,946,129.92

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	6,919	$ 4,603,868.00	353	$ 254,500.00	331,602	$34,847,013.00	$	338,874	$ 39,705,381.00
Issued during year	1,989	1,408,314.00	185	134,500.00	114,699	11,461,908.00		116,873	13,004,722.00
Revived during year	72	56,000.00	5	3,500.00	3,488	366,688.00		3,565	426,188.00
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	8,980	6,068,182.00	543	392,500.00	449,789	46,675,609.00		459,312	53,136,291.00
Deduct ceased:									
By death									
By maturity									
By expiry									
By surrender									
By lapse									
By decrease									
Total terminated	1,291	869,229.00	89	57,000.00	91,089	8,586,178.00		92,469	9,512,405.00
Outstanding end of year	7,689	5,198,955.00	454	335,500.00	358,700	38,089,431.00		366,843	43,623,886.00
Policies re-insured					19	35,500.00		19	35,500.00

Annuity bonds (not life contingencies) in force December 31, 1904: Number, 30; $11,050.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	76,595	$ 8,903,410.00
Policies issued during the year	26,850	3,064,988.00
Total	103,445	$ 11,968,398.00
Deduct ceased to be in force during the year	23,033	2,493,536.00
Policies in force December 31, 1904	80,412	$ 9,474,862.00
Losses and claims unpaid December 31, 1903	8	4,014.00
Losses and claims incurred during the year	1,211	106,580.00
Total	1,219	$ 110,594.00
Losses and claims settled during the year, in cash	1,207	105,641.70
Losses and claims unpaid December 31, 1904	12	4,952.30
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		356,366.70

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Organized 1850. Commenced Business August 1, 1850.

HENRY B. STOKES, President. J. H. GIFFIN, Secretary.

Home Office, 64-70 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 16,809,448.38

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $9,598.20 for first year's re-insurance	$ 492,267.72	
Surrender values applied to pay first year's premiums	939.94	
Dividends applied to purchase paid-up additions and annuities	5,351.62	
Surrender values applied to purchase paid-up insurance and annuities	22,403.18	
Consideration for original annuities involving life contingencies	2,507.23	
Total new premiums	$ 523,469.69	
Renewal premiums without deduction for commissions or other expenses, less $20,530.60 for re-insurance on renewals	1,998,801.19	
Dividends applied to pay renewal premiums	35,358.18	
Surrender values applied to pay renewal premiums	1,432.70	
Total renewal premiums	$ 2,035,592.07	
Total premium income		2,559,061.76
Premium notes, loans or liens restored by revival of policies		5,140.13
Interest on mortgage loans	$ 284,591.11	
Interest on collateral loans	15,408.98	
Interest on bonds and dividends on stocks	180,389.18	
Interest on premium notes, policy loans or liens	83,531.24	
Interest on other debts due the company	64,544.32	
Rent	284,693.07	
Total interest and rent		913,157.90

Profit on sale or maturity of ledger assets		$ 75,829.73
From other sources		4,727.00
Total income		$ 3,557,916.52
Sum of both amounts		$ 20,367,364.90

DISBURSEMENTS.

For death claims, $1,156,618.75; additions, $3,210.00	$ 1,159,828.75	
For matured endowments, $196,721.00; additions, $328.00	197,049.00	
Net amount paid for losses and matured endowments		$ 1,356,877.75
For annuities involving life contingencies	10,315.36	
Premium notes voided by lapse	19,329.55	
Surrender values paid in cash	308,333.89	
Surrender values applied to pay new premiums	939.94	
Surrender values applied to pay renewal premiums	1,432.70	
Surrender values applied to purchase paid-up insurance and annuities	22,403.18	
Dividends paid to policy-holders in cash	84,216.56	
Dividends applied to pay renewal premiums	35,358.18	
Dividends applied to purchase paid-up additions and annuities	5,351.62	
Total paid policy-holders		$ 1,844,558.73
Paid stockholders for interest or dividends	16,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $273,883.19; renewal premiums, $118,409.22; annuities, $125.36	392,417.77	
Salaries and allowances for agencies, including managers, agents and clerks	135,903.47	
Agency supervision, traveling and all other expenses	15,646.72	
Medical examiners' fees	41,181.84	
Inspection of risks	8,985.36	
Salaries and all other compensation of officers and Home Office employees	100,471.97	
Rent	75,446.98	
Advertising, $10,964.59; printing and stationery, $12,583.46; postage, $10,544.59	34,092.64	
Legal expenses	21,077.60	
Furniture, fixtures and safes	1,579.20	
Insurance taxes, licenses and department fees	43,523.95	
Taxes on real estate	52,695.50	
Repairs and expenses (other than taxes) on real estate	90,904.94	
All other disbursements	23,522.69	
Total disbursements		2,898,009.36
Balance		$ 17,469,355.54

LEDGER ASSETS.

Book value of real estate	$ 5,283,441.65	
Mortgage loans on real estate	6,129,810.00	
Loans secured by pledge of bonds, stocks or other collateral	515,074.16	
Loans made to policy-holders on this company's policies, assigned as collateral	1,189,745.34	
Premium notes on policies in force	326,819.68	
Book value of bonds and stocks	3,510,145.24	
Deposited in trust companies and banks on interest	394,739.11	
Cash in company's office	10,273.35	
Agents' balances	23,393.12	
Commuted commissions	85,913.89	
Total ledger assets		$ 17,469,355.54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 109,868.30
Interest accrued on bonds and stocks	6,757.29
Interest accrued on collateral loans	3,358.59

Interest due and accrued on premium notes, policy loans or liens	$ 20,034.26	
Interest accrued on other assets	4,131.29	
Rents due and accrued on company's property	17,344.83	
Total rents and interest due and accrued		$ 161,494.56
Market value of real estate over book value		591,483.35
Market value of bonds and stocks over book value		144,899.76

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 170,334.89	$ 145,600.34	
Gross deferred premiums on policies in force December 31, 1904	8,845.00	79,526.00	
Total	$ 179,179.89	$ 225,126.34	
Deduct loading, 22 per cent.	39,419.58	49,527.79	
Net amount of uncollected and deferred premiums	$ 139,760.31	$ 175,598.55	315,358.86
Gross assets			$ 18,682,592.07

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 85,913.89	
Agents' debit balances	18,393.12	
Total		104,307.01
Total admitted assets		$ 18,578,285.06

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the New York Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Table with 3½ and 3 per cent. interest	$16,302,352.00	
Same for reversionary additions	29,602.00	
Same for annuities (including those in reduction of premiums)	96,682.00	
Total	$16,428,636.00	
Deduct net value of risks of this company re-insured in other solvent companies	53,616.00	
Net reserve		$ 16,375,020.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		6,047.00
Claims for death losses in process of adjustment or adjusted and not due	$ 24,931.00	
Claims for death losses which have been reported and no proofs received	21,268.00	
Claims for matured endowments due and unpaid	2,549.00	
Claims for death losses and other policy claims resisted by the company	7,500.00	
Due and unpaid on annuity claims involving life contingencies	135.80	
Total policy claims		56,383.80
Premiums paid in advance		27,033.71
Commissions due to agents on premium notes when paid		10,777.13
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		23,554.80
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		19,794.54
Other liabilities, viz.:		
Fund to provide for possible depreciation in assets		200,000.00
Total		$ 16,718,610.98
Capital stock		100,000.00
Unassigned funds—contingent reserve fund		1,759,674.08
Total liabilities		$ 18,578,285.06

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	28,178	$61,639,003.00	3,324	$ 6,686,129.00	316	$ 735,230.00	$ 748,755.00	31,818	$ 69,809,117.00
Issued during year	4,475	11,011,787.00	710	1,286,980.00	60	166,250.00		5,245	12,465,017.00
Revived during year	193	399,509.00	29	81,860.00	3	10,239.00		225	491,608.00
Increased during year		23,675.00		6,450.00			47,198.00		77,323.00
Additions by dividends							7,549.00		7,549.00
Totals before transfers	32,846	73,973,074.00	4,063	8,061,419.00	379	911,719.00	803,502.00	37,288	82,850,614.00
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers									
Deduct ceased:									
By death	414	1,059,338.00	29	82,176.00	2	10,000.00	15,872.00	445	1,167,386.00
By maturity			118	255,918.00			328.00	118	256,246.00
By expiry					26	49,582.00	180,384.00	26	229,966.00
By surrender	472	1,102,722.00	66	144,706.00	2	4,000.00		540	1,251,428.00
By lapse	1,920	6,057,325.00	286	531,080.00	36	114,650.00	22,458.00	2,242	6,725,513.00
By decrease	46	515,026.00	17	94,178.00	3	5,000.00		66	614,204.00
Total terminated	2,852	8,734,411.00	516	1,108,058.00	69	183,232.00	219,042.00	3,437	10,244,743.00
Outstanding end of year	29,994	64,339,563.00	3,547	6,953,361.00	310	728,487.00	584,460.00	33,851	72,605,871.00
*Policies re-insured									960,670.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 37; representing in annual payments, $10,436.16.

*None fully re-insured.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	258	$ 360,835.00
Policies issued during the year	92	117,350.00
Total	350	$ 478,185.00
Deduct ceased to be in force during the year	65	71,619.00
Policies in force December 31, 1904	285	$ 406,566.00
Losses and claims incurred during the year	3	2,069.00
Total	3	$ 2,069.00
Losses and claims settled during the year, in cash	3	2,069.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		11,937.79

MARYLAND LIFE INSURANCE COMPANY OF MARYLAND.

Incorporated March 10, 1864. Commenced Business July 12, 1865.

WILLIAM H. BLACKFORD, President. JOHN W. HANSON, Secretary.

Home Office (Temporary), 410 West Fayette Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,239,812.31

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $3,513.22 for first year's re-insurance	$ 28,473.14	
Dividends applied to purchase paid-up additions and annuities	1,062.65	
Consideration for original annuities involving life contingencies	8,574.44	
Total new premiums	$ 38,110.23	
Renewal premiums without deduction for commissions or other expenses, less $13,009.44 for re-insurance on renewals	230,199.72	
Dividends applied to pay renewal premiums	9,181.17	
Surrender values applied to pay renewal premiums	43.55	
Total renewal premiums	$ 239,424.44	
Total premium income		277,534.67
Interest on mortgage loans	$ 8,167.12	
Interest on collateral loans	2,146.86	
Interest on bonds and dividends on stocks	77,836.35	
Interest on premium notes, policy loans or liens and cash loans on policies	9,003.81	
Interest on other debts due the company	411.88	
Rent	12,397.44	
Total interest and rents		109,963.46
Profit on sale or maturity of ledger assets		1,792.23
From other sources		4,377.33
Total income		$ 393,667.69
Sum of both amounts		$ 2,633,480.00

DISBURSEMENTS.

For death claims (less $6,000.00 re-insurance), $165,671.00; additions, $2,247.24	$ 167,918.24	
For matured endowments, $12,500.00; additions, $5.00	12,505.00	
Net amount paid for losses and matured endowments	$ 180,423.24	
For annuities involving life contingencies	4,323.29	
Premium notes voided by lapse	994.71	
Surrender values paid in cash	13,610.09	
Returned premiums	173.43	
Surrender values applied to pay renewal premiums	43.55	
Dividends paid to policy-holders in cash	425.65	
Dividends applied to pay renewal premiums	9,181.17	
Dividends applied to purchase paid-up additions and annuities	1,062.65	
Total paid policy-holders	$ 210,237.78	
Paid stockholders for interest or dividends	6,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $17,555.45; renewal premiums, $11,200.74; annuities, $322.17	29,078.36	
Salaries and allowances for agencies, including managers, agents and clerks	4,881.79	
Agency supervision, traveling and all other expenses	1,938.30	
Medical examiners' fees	2,879.00	
Salaries and all other compensation of officers and Home Office employees	21,070.50	
Rent, including $1,000.00 for company's own occupancy	1,081.00	
Advertising, $1,548.29; printing and stationery, $2,538.06; postage, $830.46,	4,916.81	
Legal expenses	963.00	
Insurance taxes, licenses and department fees	3,833.94	
Taxes on real estate	2,341.18	
Repairs and expenses (other than taxes) on real estate	604.18	
Loss on sale or maturity of ledger assets	18,051.75	
All other disbursements	4,852.82	
Total disbursements		$ 312,730.41
Balance		$ 2,320,749.59

LEDGER ASSETS.

Book value of real estate	$ 124,408.60	
Mortgage loans on real estate	128,967.50	
Loans secured by pledge of bonds, stocks or other collateral	10,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	149,954.00	
Premium notes on policies in force	17,575.96	
Book value of bonds and stocks	1,785,231.32	
Deposited in trust companies on interest	50,000.00	
Cash in company's office	1,005.00	
Deposited in banks (not on interest)	33,466.86	
Agents' balances	3,991.67	
All other	17,262.23	
Total	$ 2,322,363.14	
Deduct ledger liabilities	1,613.55	
Total ledger assets		$ 2,320,749.59

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,968.72	
Interest accrued on bonds and stocks	8,718.05	
Interest accrued on collateral loans	184.29	

Interest accrued on premium notes, policy loans or liens	$ 2,570.76	
Rents due on company's property or lease	37.50	
Total rents and interest due and accrued		$ 13,479.32
Market value of bonds and stocks over book value		101,293.10

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 24,245.43	$	
Gross deferred premiums on policies in force December 31, 1904	20,416.26		
Total	$ 44,661.69	$	
Deduct loading, 20 per cent.	8,932.34		
Net amount of uncollected and deferred premiums			35,729.35
Gross assets			$ 2,471,251.36

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 628.00	
Agents' debit balances	3,991.67	
Book value of ledger assets over market value, viz.:		
Real estate	142.10	
Open accounts and judgments, etc.	12,435.48	
Total		17,197.25
Total admitted assets		$ 2,454,054.11

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of Maryland on the Combined Experience Table of Mortality with 4 per cent. interest	$ 2,122,963.00	
Deduct net value of risks of this company re-insured in other solvent companies	45,676.00	
Net reserve		$ 2,077,287.00
Claims for death losses in process of adjustment or adjusted and not due	$ 800.00	
Claims for death losses which have been reported and no proofs received,	26,619.00	
Claims for matured endowments due and unpaid (unclaimed)	669.66	
Total policy claims		28,088.66
Premiums paid in advance		237.94
Commissions due to agents on premium notes when paid, about		950.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued, about		1,250.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		4,987.98
Other liabilities		1,613.55
Total		$ 2,114,415.13
Capital stock		100,000.00
Unassigned funds—surplus		239,638.98
Total liabilities		$ 2,454,054.11

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	3,326	$ 6,044,063.00	833	$ 1,860,867.00	35	$ 94,800.00	$ 43,564.00	4,194	$ 8,043,294.00
Issued during year	336	699,428.00	152	209,930.00	8	12,500.00	1,832.00	496	923,690.00
Revived during year	4	5,000.00	4	9,000.00				8	14,000.00
Increased during year									
Totals before transfers	3,666	6,748,491.00	989	2,079,797.00	43	107,300.00			
Transfers, deductions	3	5,000.00	3	10,000.00					
Transfers, additions	5	14,000.00	1	1,000.00					
Balance of transfers	2	9,000.00	2	9,000.00					
Totals after transfers	3,668	6,757,491.00	987	2,070,797.00	43	107,300.00	45,396.00	4,698	8,980,984.00
Deduct ceased:									
By death	80	179,921.00	4	6,000.00			2,248.00	84	188,169.00
By maturity			3	11,500.00			5.00	3	11,505.00
By expiry					1	1,820.00		1	1,820.00
By surrender	26	33,085.00	9	12,393.00			544.00	35	46,022.00
By exchange	2	5,400.00	1	3,799.00				3	9,199.00
By lapse	182	463,000.00	43	82,500.00	15	42,050.00	71.00	240	587,621.00
By decrease		13,000.00		2,000.00					15,000.00
Total terminated	290	694,406.00	60	118,192.00	16	43,870.00	2,868.00	366	859,336.00
Outstanding end of year	3,378	6,063,085.00	927	1,952,605.00	27	63,430.00	42,528.00	4,332	8,121,648.00
Policies re-insured									502,083.00

Exhibit of annuities in force December 31, 1904: No. 27, representing in annual payments $4,909.62, and one deferred survivorship annuity on which annual payments will be, if maintained, $300.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	261	$ 373,218.00
Policies issued during the year	48	66,845.00
Total	309	$ 440,063.00
Deduct ceased to be in force during the year	26	29,620.00
Policies in force December 31, 1904	283	$ 410,443.00
Losses and claims incurred during the year	3	3,000.00
Total	3	$ 3,000.00
Losses and claims settled during the year, in cash	3	3,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses	----------	15,588.06

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Incorporated May 15, 1851. Commenced Business August 1, 1851.

JOHN A. HALL, President. W. H. SARGEANT, Secretary.

Home Office, 413 Main Street, Springfield, Mass.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 31,802,946.84

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $13,183.51 for first year's re-insurance	$ 840,954.99	
Dividends applied to purchase paid-up additions	73,734.76	
Total new premiums	$ 914,689.75	
Renewal premiums without deduction for commissions or other expenses, less $107,413.78 for re-insurance on renewals	4,856,326.14	
Dividends applied to pay renewal premiums	723,425.11	
Total renewal premiums	$ 5,579,751.25	
Total premium income		6,494,441.00
Consideration for supplementary contracts not involving life contingencies		93,531.78
Premium notes, loans or liens restored by revival of policies		5,908.91
Interest on mortgage loans	659,602.06	
Interest on bonds and dividends on stocks	571,272.12	
Interest on premium notes, policy loans or liens	253,330.93	
Interest on other debts due the company	2,866.34	
Discount on claims paid in advance	356.48	
Rent from company's property, including $8,000.00 for company's own occupancy	14,641.16	
Total interest and rents		1,502,069.09
Total income		$ 8,095,950.78
Sum of both amounts		39,898,897.62

DISBURSEMENTS.

For death claims (less $80,500.00 re-insurance), $1,847,788.86; additions, $12,095.00	$ 1,859,883.86	
For matured endowments (less $3,500.00 re-insurance) $270,645.00; additions, $10,679.00	281,324.00	
Net amount paid for losses and matured endowments	$ 2,141,207.86	
Premium notes voided by lapse	49,771.77	
Surrender values paid in cash	481,540.41	
Surrender values applied to pay interest	947.17	
Dividends allowed in 1904, and left with the company at interest, subject to order of policy-holder	66,995.32	
Dividends paid to policy-holders in cash	17,558.82	
Dividends applied to pay renewal premiums	723,425.11	
Dividends applied in payment of premium notes	60,112.58	
Dividends applied to purchase paid-up additions	73,734.76	
Total paid policy-holders	$ 3,615,293.80	
Paid for claims on supplementary contracts not involving life contingencies	36,512.59	
Commissions to agents (less commission on re-insurance), first year's premiums, $410,375.86; renewal premiums, $336,982.62	747,358.48	
Salaries and allowances for agencies, including managers, agents and clerks	84,247.77	
Agency supervision, traveling and all other expenses	10,492.52	
Medical examiners' fees	61,270.00	
Inspection of risks	4,395.58	
Salaries and all other compensation of officers and Home Office employees	163,582.48	
Rent, including $8,000.00 for company's own occupancy, less $292.50 received under sublease	43,764.01	
Advertising, $13,007.56; printing and stationery, $37,530.88; postage, $20,958.59	71,497.03	
Legal expenses	2,917.41	
Furniture, fixtures and safes	5,453.15	
Insurance taxes, licenses and department fees	110,009.56	
Taxes on real estate	5,876.42	
Repairs and expenses (other than taxes) on real estate	2,632.66	
All other disbursements	55,530.53	
Total disbursements		$ 5,020,833.99
Balance		$ 34,878,063.63

LEDGER ASSETS.

Book value of real estate	$ 392,122.15	
Mortgage loans on real estate	13,996,175.35	
Loans made to policy-holders on this company's policies, assigned as collateral	3,594,646.00	
Premium notes on policies in force	778,297.15	
Book value of bonds and stocks	15,177,962.75	
Deposited in trust companies and banks on interest	609,541.46	
Cash in company's office	3,106.91	
Deposited in banks (not on interest)	326,211.76	
Total ledger assets		$ 34,878,063.63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 218,883.52	
Interest accrued on bonds and stocks	214,843.31	
Interest due and accrued on premium notes, policy loans or liens	73,978.16	
Total interest due and accrued		507,704.99
Market value of bonds and stocks over book value		875,274.75

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 4,064.62	$ 223,977.48	
Gross deferred premiums on policies in force December 31, 1904	63,038.28	619,954.68	
Total	$ 67,103.90	$ 843,932.16	
Deduct loading, 20 per cent.	13,420.78	168,786.43	
Net amount of uncollected and deferred premiums	$ 53,683.12	$ 675,145.73	728,828.85
Total admitted assets			$ 36,989,872.22

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Combined Experience 3½ per cent. on policies issued since 1900	$32,858,276.00	
Same for reversionary additions	575,406.00	
Total	$33,433,682.00	
Deduct net value of risks of this company re-insured in other solvent companies	491,488.00	
Net reserve		$ 32,942,194.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		220,000.25
Claims for death losses and matured endowments in process of adjustment	$ 27,525.30	
Claims for death losses which have been reported and no proofs received	95,099.62	
Total policy claims		122,624.92
Premiums paid in advance		23,782.28
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		18,548.43
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		121,910.57
Dividends apportioned, payable to policy-holders on demand or at maturity, including $21,514.85 interest		234,561.09
Dividends apportioned, payable to policy-holders on payment of future premiums		23,741.00
Total		$ 33,707,362.54
Unassigned funds—surplus		3,282,509.68
Total liabilities		$ 36,989,872.22

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	62,243	$145,686,719.00	7,843	$15,043,261.00	1,864	$ 5,222,370.00	$ 1,097,956.00	71,950	$167,050,306.00
Issued during year	9,242	18,704,011.00	1,802	2,864,651.00	401	1,133,300.00		11,445	22,701,962.00
Revived during year	72	167,268.00	9	16,000.00			189.00	81	183,457.00
Increased during year		70,461.00		1,650.00			140,738.00		212,894.00
Totals before transfers	71,557	164,628,459.00	9,654	17,925,562.00	2,265	6,355,670.00			
Transfers, deductions	20	39,000.00	17	18,500.00	96	259,883.00			
Transfers, additions	105	262,883.00	24	38,000.00	4	16,500.00			
Balance of transfers	85	223,883.00	7	19,500.00	92	243,383.00			
Totals after transfers	71,642	164,852,342.00	9,661	17,945,062.00	2,173	6,112,287.00	1,238,928.00	83,476	190,148,619.00
Deduct ceased:									
By death	619	1,790,884.00	62	160,521.00	16	42,022.00	12,095.00	697	2,005,522.00
By maturity			118	279,145.00			10,679.00	118	289,824.00
By expiry					12	23,594.00		12	23,594.00
By surrender	993	1,921,008.00	173	305,251.00	43	112,723.00	31,791.00	1,209	2,370,773.00
By lapse	1,983	3,584,874.00	230	333,671.00	247	644,700.00	143.00	2,460	4,563,388.00
By decrease		660,886.00		51,572.00		78,784.00	8,020.00		799,262.00
Total terminated	2,595	7,957,652.00	583	1,130,160.00	318	901,823.00	62,728.00	4,496	10,052,363.00
Outstanding end of year	68,047	156,894,690.00	9,078	16,814,902.00	1,855	5,210,464.00	1,176,200.00	78,980	180,096,256.00
Policies re-insured									3,014,831.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	282	$ 473,098.00
Policies issued during the year	132	329,000.00
Total	414	$ 802,098.00
Deduct ceased to be in force during the year	32	62,775.00
Policies in force December 31, 1904	382	$ 739,323.00
Losses and claims incurred during the year	2	$ 1,490.00
Losses and claims settled during the year, in cash	2	1,490.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		25,070.66

METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated June, 1866. Commenced Business January, 1867.

JOHN R. HEGEMAN, President. JAMES S. ROBERTS, Secretary.

Home Office, No. 1 Madison Avenue, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 103,648,680.47

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,423.50 for first year's re-insurance	$ 6,971,123.31	
Consideration for original annuities involving life contingencies	166,519.36	
Total new premiums	$ 7,137,642.67	
Renewal premiums without deduction for commissions or other expenses, less $37,088.69 for re-insurance on renewals	42,941,983.00	
Dividends applied to pay renewal premiums	729,298.00	
Total renewal premiums	$43,671,281.30	
Total premium income		50,808,923.97
Consideration for supplementary contracts not involving life contingencies		28,990.00
Interest on mortgage loans	$ 1,695,395.35	
Interest on bonds and dividends on stocks	2,203,873.47	
Interest on premium notes, policy loans or liens	113,706.55	
Interest on other debts due the company	210,858.46	
Rent from company's property, including $366,354.00 for company's own occupancy	824,161.83	
Total interest and rents		5,047,995.66
Profit on sale or maturity of ledger assets		22,782.71
From other sources		77,064.57
Total income	$	55,985,756.91
Sum of both amounts		159,634,437.38

DISBURSEMENTS.

For death claims	$14,826,975.98	
For matured endowments	123,131.04	
Net amount paid for losses and matured endowments	$14,950,107.02	
For annuities involving life contingencies	74,773.25	
Premium notes voided by lapse	26,915.01	
Surrender values paid in cash	630,900.87	
Dividends paid to policy-holders in cash	124,329.55	
Dividends applied to pay renewal premiums	729,298.30	
Dividends applied to purchase paid-up additions and annuities	23,170.10	
Total paid policy-holders	$16,559,494.10	
Paid for claims on supplementary contracts not involving life contingencies	3,534.50	
Paid stockholders for interest or dividends	140,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $2,005,329.40; renewal premiums, $5,617,399.91; annuities, $8,091.14	7,630,820.45	
Commuting renewal commissions	1,907,866.62	
Salaries and allowances for agencies, including managers, agents and clerks	3,541,076.51	
Agency supervision, traveling and all other expenses	608,802.49	
Medical examiners' fees	491,548.03	
Inspection of risks	364,425.86	
Salaries and all other compensation of officers and Home Office employees	1,940,044.05	
Rent, including $366,354.00 for company's own occupancy	664,955.40	
Advertising, $75,421.78; printing and stationery, $426,306.69; postage, $134,094.07	635,822.54	
Legal expenses	81,587.91	
Furniture, fixtures and safes	124,249.68	
Insurance taxes, licenses and department fees	724,637.12	
Taxes on real estate	156,945.79	
Repairs and expenses (other than taxes) on real estate	287,482.01	
All other disbursements	570,862.88	
Total disbursements		$ 36,434,245.94
Balance		$ 123,200,191.44

LEDGER ASSETS.

Book value of real estate	$16,806,932.86	
Mortgage loans on real estate	33,094,145.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,202,635.37	
Premium notes on policies in force	687,014.26	
Book value of bonds and stocks	63,053,308.19	
Deposited in trust companies and banks on interest	6,825,970.21	
Cash in company's office	497,402.53	
Agents' balances	28,783.02	
Total ledger assets		$ 123,200,191.44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 526,122.58	
Interest due and accrued on bonds and stocks	149,973.18	
Interest due and accrued on premium notes, policy loans or liens	12,691.68	
Interest due and accrued on other assets	11,126.88	
Rents due and accrued on company's property or lease	10,557.24	
Total rents and interest due and accrued		710,471.56
Market value of bonds and stocks over book value		1,213,509.93

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 361,133.92	$ 522,709.95	
Gross deferred premiums on policies in force December 31, 1904	1,087,350.79	2,073,999.33	
Total	$ 1,448,484.71	$ 2,596,709.28	
Deduct loading, 20 per cent.	289,696.94	519,341.85	
	$ 1,158,787.77	$ 2,077,367.43	
Industrial premiums due and unpaid		9,925.93	
			$ 3,246,081.13
Less $428,096.00 to make statement conform to paid-for business			428,096.00
Net amount of uncollected and deferred premiums			$ 2,817,985.13
Gross assets			127,942,158.06

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 28,783.02	
Premium notes or loans on policies in excess of net value of their policies	247,155.80	
Total		275,938.82
Total admitted assets		$ 127,666,219.24

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Combined and American Experience Tables of Mortality, with 4 and 3½ per cent. interest	$110,115,707.00	
Same for annuities (including those in reduction of premiums)	669,361.00	
Total	$110,785,068.00	
Deduct net value of risks of this company re-insured in other solvent companies	82,994.00	
Net reserve		$ 110,702,074.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		40,864.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		21,253.00
Claims for death losses in process of adjustment or adjusted and not due	$ 115,852.85	
Claims for death losses which have been reported and no proofs received	134,434.83	
Claims for death losses and other policy claims resisted by the company,	42,795.20	
Total policy claims		293,082.88
Premiums paid in advance		137,904.82
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		184,571.07
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		74,324.41
Special reserve		1,180,289.00
Agents' cash deposits in lieu of bonds		196,636.07
Total		$ 112,830,999.25
Capital stock		2,000,000.00
Unassigned funds—surplus		12,835,219.99
Total liabilities		$ 127,666,219.24

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	151,441	$150,084,839.00	172,053	$112,436,990.00	1,615	$ 10,788,415.00	$	325,109	$ 273,310,244.00
Issued during year	43,870	45,943,799.00	86,451	48,750,407.00	303	3,588,520.00		130,624	98,282,726.00
Revived during year	3,642	3,105,254.00	4,665	2,706,733.00	44	142,806.00		8,351	5,954,793.00
Increased during year		49,609.00		50,406.00		964.00			100,979.00
Totals before transfers	198,953	199,183,501.00	263,169	163,944,536.00	1,962	14,520,705.00			
Transfers, deductions	1,010	1,214,894.00	965	717,721.00	52	538,233.00			
Transfers, additions	918	1,236,757.00	1,061	749,858.00	48	484,233.00			
Balance of transfers	92	21,863.00	96	32,137.00	4	54,000.00			
Totals after transfers	198,861	199,205,364.00	263,265	163,976,673.00	1,958	14,466,705.00		464,084	377,648,742.00
Deduct ceased:									
By death	1,805	1,688,826.00	1,236	815,693.00	19	124,643.00		3,060	2,629,162.00
By maturity			103	123,131.00				103	123,131.00
By expiry					57	87,500.00		57	87,500.00
By surrender	3,580	3,525,523.00	3,098	2,453,015.00	4	4,455.00		6,682	5,983,093.00
By lapse	18,715	16,953,446.00	36,150	19,909,017.00	176	1,353,517.00		55,041	38,215,980.00
By decrease									
Total terminated	24,100	22,167,795.00	40,587	23,300,856.00	256	1,570,265.00		64,943	47,038,916.00
Outstanding end of year	174,761	177,037,569.00	222,678	140,675,817.00	1,702	12,896,440.00		399,141	330,609,826.00
Policies re-insured	9	306,548.00	12	409,000.00	12	92,600.00		33	808,148.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 160, representing in annual payments $95,342.00.

EXHIBIT OF INDUSTRIAL POLICIES.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. All Other Policies.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	2,992,871	$413,947,915.00	3,986,657	$639,435,861.00	207,817	$ 6,492,051.00	$	7,187,345	$1,059,875,827.00
Issued during year	351,964	58,875,125.00	1,454,476	245,551,431.00	23,119	831,599.00		1,829,559	305,258,155.00
Revived during year									
Increased during year									
Totals	3,344,835	472,823,040.00	5,441,133	884,987,292.00	230,936	7,323,650.00		9,016,904	1,365,133,982.00
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers									
Deduct ceased:									
By death	61,247	7,651,598.00	51,703	4,415,795.00	3,469	130,422.00		116,419	12,197,815.00
By maturity									
By expiry					475	23,047.00		475	23,047.00
By surrender	34,965	5,455,646.00	26,203	3,694,427.00	52	1,265.00		61,220	9,151,338.00
By lapse	229,522	36,563,288.00	994,310	179,299,742.00				1,223,832	215,863,030.00
By change	13	387.00	68	1,613.00	148	7,523.00		229	9,523.00
Total terminated	325,747	49,670,919.00	1,072,284	187,411,577.00	4,144	162,257.00		1,402,175	237,244,753.00
Outstanding end of year	3,019,088	423,152,121.00	4,368,849	697,575,715.00	226,792	7,161,393.00		7,614,729	1,127,889,229.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.		*Amount.*
Policies in force December 31, 1903	406	$	416,708.00
Policies issued during the year	690		601,620.00
Total	1,096	$	1,018,328.00
Deduct ceased to be in force during the year	206		176,060.00
Policies in force December 31, 1904	890	$	842,268.00
Losses and claims incurred during the year	7		7,910.00
Total	7	$	7,910.00
Losses and claims settled during the year, in cash	7		7,910.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses			28,074.20

INDUSTRIAL BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.		*Amount.*
Policies in force December 31, 1903	4,671	$	795,894.00
Policies issued during the year	12,494		2,035,345.00
Total	17,165	$	2,831,239.00
Deduct ceased to be in force during the year	7,410		1,231,664.00
Policies in force December 31, 1904	9,755	$	1,599,575.00
Losses and claims incurred during the year	74		3,223.27
Total	74	$	3,223.27
Losses and claims settled during the year in cash	74		3,223.27
Premiums collected or secured in cash and notes or credits without any deductions for losses, dividends, commissions or other expenses			37,679.67

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Incorporated November 6, 1867. Commenced Business November 12, 1867.

O. R. LOOKER, President. A. F. MOORE, Secretary.

Home Office, 150 Jefferson Avenue, Detroit, Michigan.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 8,072,318.69

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,080.79 for first year's re-insurance	$ 216,320.76	
Surrender values applied to pay first year's premiums	2,561.55	
Dividends applied to purchase paid-up additions and annuities	10,540.63	
Total new premiums	$ 229,422.94	
Renewal premiums without deduction for commissions or other expenses, less $12,096.97 for re-insurance on renewals	1,266,342.21	
Dividends applied to pay renewal premiums	17,040.63	
Surrender values applied to pay renewal premiums	945.03	
Total renewal premiums	$ 1,284,327.87	
Total premium income		1,513,750.81
Interest on mortgage loans	$ 346,925.11	
Interest on collateral loans	313.68	
Interest on bonds and dividends on stocks	1,500.00	
Interest on premium notes, policy loans or liens	46,342.06	
Interest on other debts due the company	3,763.58	
Discount on claims paid in advance	1,269.08	
Rent from company's property	17,341.24	
Total interest and rents		417,454.75
Total income		$ 1,931,205.56
Sum of both amounts		$ 10,003,524.25

DISBURSEMENTS.

For death claims (less $2,000.00 re-insurance), $465,783.95; additions, $5,005.15	$ 470,789.10	
For matured endowments, $227,630.53; additions, $9,630.06	237,260.59	
Net amount paid for losses and matured endowments	$ 708,049.69	
Premium notes voided by lapse	2,251.89	
Surrender values paid in cash	113,112.78	
Surrender values applied to pay new premiums	2,561.55	
Surrender values applied to pay renewal premiums	945.03	
Surrender values applied to pay notes on defaulted policies	27,593.85	
Surrender values applied to pay interest on notes of defaulted policies	235.66	
Dividends paid to policy-holders in cash	3,130.65	
Dividends applied to pay renewal premiums	17,040.63	
Dividends applied to purchase paid-up additions and annuities	10,540.63	
Total paid policy-holders	$ 885,462.36	
Paid for claims on supplementary contracts not involving life contingencies	1,166.66	
Paid stockholders for interest or dividends	25,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $160,266.40; renewal premiums, $94,638.44	254,904.84	

Salaries and allowances for agencies, including managers, agents and clerks	$ 30,737.71	
Agency supervision, traveling and all other expenses	20,657.65	
Medical examiners' fees	18,926.11	
Inspection of risks	7,244.88	
Salaries and all other compensation of officers and Home Office employees	56,158.62	
Rent	14,530.61	
Advertising, $3,988.78; printing and stationery, $17,815.41; postage, $5,887.96	27,692.15	
Legal expenses	10,069.43	
Furniture, fixtures and safes	790.27	
Insurance taxes, licenses and department fees	28,848.96	
Taxes on real estate	5,880.07	
Repairs and expenses (other than taxes) on real estate	14,296.51	
Loss on sale or maturity of ledger assets	8,982.78	
All other disbursements	12,962.14	
Total disbursements		$ 1,424,311.75
Balance		$ 8,579,212.50

LEDGER ASSETS.

Book value of real estate	$ 354,946.96	
Mortgage loans on real estate	7,073,688.81	
Loans secured by pledge of bonds, stocks or other collateral	5,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	818,220.17	
Premium notes on policies in force	68,334.59	
Book value of bonds and stocks	25,000.00	
Deposited in trust companies and banks on interest	203,419.46	
Cash in company's office	19,368.71	
Agents' balances	10,733.80	
Total ledger assets		$ 8,579,212.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 117,381.50	
Interest accrued on bonds and stocks	250.00	
Interest accrued on collateral loans	197.05	
Interest due and accrued on premium notes, policy loans or liens	11,683.93	
Interest accrued on other assets	12.08	
Rents accrued on company's property or lease	2,033.00	
Total rents and interest due and accrued		131,557.56
Market value of real estate over book value		24,353.68
Market value of bonds and stocks over book value		3,750.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 32,930.89	$ 25,674.13	
Gross deferred premiums on policies in force December 31, 1904	20,234.37	107,432.40	
Total	$ 53,165.26	$ 133,106.53	
Deduct loading, 20 per cent.	10,633.05	26,621.31	
Net amount of uncollected and deferred premiums	$ 42,532.21	$ 106,485.22	$ 149,017.43
Gross assets			$ 8,887,891.17

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances unsecured	319.42
Total admitted assets	$ 8,887,571.75

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the American Table of Mortality, with 4 per cent. interest and American 3½ per cent. interest from January 1, 1903	$ 8,237,743.00	
Same for reversionary additions	196,551.02	
Total	$ 8,434,294.02	
Deduct net value of risks of this company re-insured in other solvent companies	32,649.00	
Net reserve		$ 8,401,645.02
Present value of amounts not yet due on supplementary contracts not involving life contingencies		11,597.05
Claims for death losses which have been reported and no proofs received	6,333.80	
Total policy claims		6,333.80
Premiums paid in advance		8,647.35
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		610.17
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		542.83
Other liabilities		1,993.63
Total		$ 8,431,369.85
Capital stock		250,000.00
Unassigned funds—surplus		206,201.90
Total liabilities		$ 8,887,571.75

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	13,118	$14,408,179.00	11,664	$18,711,483.00	7,639	$ 8,938,708.00	$ 308,531.00	32,421	$ 42,366,901.00
Issued during year	1,331	1,710,145.00	782	1,073,155.00	3,321	4,294,973.00	18,689.00	5,434	7,096,964.00
Revived during year	110	98,967.00	19	23,535.00	58	42,760.00	26.00	187	165,288.00
Increased during year		1,130.00		5,300.00		3,600.00			10,030.00
Totals before transfers	14,559	16,218,421.00	12,465	19,813,473.00	11,018	13,280,043.00			
Transfers, deductions	60	55,930.00	25	36,500.00	2,907	2,274,508.00			
Transfers, additions	2,596	2,007,580.00	306	250,420.00	90	108,938.00			
Balance of transfers	2,536	1,951,650.00	281	213,920.00	2,817	2,165,570.00			
Totals after transfers	17,095	18,170,071.00	12,746	20,027,393.00	8,201	11,114,473.00	327,246.00	38,042	49,639,183.00
Deduct ceased:									
By death	193	230,334.00	83	160,375.00	60	77,066.00	5,005.00	336	472,789.00
By maturity	2	4,000.00	93	196,585.00	31	54,500.00	13,830.00	126	268,916.00
By expiry					15	29,000.00		15	29,000.00
By surrender	128	311,616.00	166	439,001.00	27	49,588.00	4,994.00	321	805,199.00
By lapse	1,372	1,158,031.00	304	322,510.00	2,499	2,201,915.00		4,174	3,682,456.00
By decrease		15,490.00		42,236.00		29,642.00	41.00		87,409.00
Total terminated	1,695	1,719,480.00	646	1,160,707.00	2,632	2,441,711.00	23,871.00	4,973	5,345,769.00
Outstanding end of year	15,400	16,450,591.00	12,100	18,866,686.00	5,569	8,672,762.00	303,375.00	33,069	44,293,414.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	479	$ 555,629.28
Policies issued during the year	212	231,518.30
Total	691	$ 787,147.58
Deduct ceased to be in force during the year	129	147,018.47
Policies in force December 31, 1904	562	$ 640,129.11
Losses and claims incurred during the year	5	7,553.00
Total	5	$ 7,553.00
Losses and claims settled during the year in cash	5	7,553.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		20,243.17

MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEW JERSEY.

Incorporated January 31, 1845. Commenced Business April, 1845.

FREDERICK FRELINGHUYSEN, President. EDWARD L. DOBBINS, Secretary.

Home Office, 752 Broad Street, Newark, New Jersey.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 83,901,850.44

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 1,752,599.69	
Surrender values applied to pay first year's premiums	83.73	
Dividends applied to purchase paid-up additions and annuities	379,190.49	
Consideration for original annuities involving life contingencies	222,506.35	
Total new premiums	$ 2,354,380.26	
Renewal premiums without deduction for commissions or other expenses	10,112,826.91	
Dividends applied to pay renewal premiums	1,218,407.34	
Surrender values applied to pay renewal premiums	13,015.17	
Consideration for annuities involving life contingencies	4,201.06	
Total renewal premiums	$11,348,450.48	
Total premium income		13,702,830.74
Interest on mortgage loans	$ 2,167,519.91	
Interest on collateral loans	70,767.67	
Interest on bonds and dividends on stocks	951,632.22	
Interest on premium notes, policy loans or liens	754,914.25	
Interest on other debts due the company	10,623.47	
Discount on claims paid in advance	673.91	
Rent from company's property	174,106.72	
Total interest and rents		4,130,238.15
Profit on sale or maturity of ledger assets, real estate		14,697.65
Total income		$ 17,847,766.54
Sum of both amounts		$ 101,749,616.98

DISBURSEMENTS.

For death claims, $5,016,905.26; additions, $64,416.65	$ 5,081,321.91	
For matured endowments, $1,244,366.92; additions, $49,464.00	1,293,830.92	
Net amount paid for losses and matured endowments	$ 6,375,152.83	
For annuities involving life contingencies	120,694.45	
Premium notes voided by lapse	10,136.52	
Surrender values paid in cash	1,414,924.02	
Surrender values applied to pay new premiums	83.73	
Surrender values applied to pay renewal premiums	13,015.17	
Dividends paid to policy-holders in cash	323,176.72	
Dividends applied to pay renewal premiums	1,218,407.34	
Dividends applied to purchase paid-up additions and annuities	379,190.49	
Total paid policy-holders	$ 9,854,781.27	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $728,959.94; renewal premiums, $668,273.80; annuities, $11,419.29	1,408,653.03	
Salaries and allowances for agencies, including managers, agents and clerks	88,285.50	
Agency supervision, traveling and all other expenses	2,039.06	
Medical examiners' fees	150,584.26	
Salaries and all other compensation of officers and Home Office employees	310,530.29	
Advertising, $53,866.09; printing and stationery, $20,234.86; postage, $34,548.28	108,649.23	
Legal expenses	45,852.12	
Insurance taxes, licenses and department fees	401,113.44	
Taxes on real estate	52,800.03	
Repairs and expenses (other than taxes) on real estate	56,533.00	
All other disbursements	168,204.38	
Total disbursements		$ 12,648,025.61
Balance		$ 89,101,591.37

LEDGER ASSETS.

Book value of real estate	$ 3,109,690.97	
Mortgage loans on real estate	46,302,397.97	
Loans secured by pledge of bonds, stocks or other collateral	1,957,450.00	
Loans made to policy-holders on this company's policies, assigned as collateral, or secured by terms of policy	8,621,307.65	
Premium notes on policies in force	4,873,593.77	
Book value of bonds	22,994,401.33	
Deposited in trust companies and banks on interest	463,701.00	
Cash in company's office	7,634.45	
Deposited in banks (not on interest)	700,994.46	
Agents' balances	70,419.77	
Total ledger assets		$ 89,101,591.37

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,105,410.31	
Interest accrued on bonds and stocks	199,633.21	
Interest accrued on premium notes, policy loans or liens	315,967.11	
Total interest due and accrued		1,621,010.63
Market value of bonds and stocks over book value		1,397,044.87

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 26,235.03	$ 382,730.49	
Gross deferred premiums on policies in force December 31, 1904	114,497.42	784,092.84	
Total	$ 140,732.45	$ 1,166,823.33	
Deduct loading, 20 per cent.	28,146.49	233,364.67	
Net amount of uncollected and deferred premiums	$ 112,585.96	$ 933,458.66	$ 1,046,044.62
Gross assets			$ 93,165,691.49

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	72,496.43
Total admitted assets	$ 93,093,195.06

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the New Jersey Insurance Department, on the Actuaries' and American Tables of Mortality, with 4 and 3 per cent. interest	$79,808,694.38	
Same for reversionary additions	3,359,336.00	
Same for annuities (including those in reduction of premiums)	1,220,012.00	
Net reserve		$ 84,388,042.38
Present value of amounts not yet due on supplementary contracts not involving life contingencies		517,264.87
Claims for death losses in process of adjustment or adjusted and not due,	$ 131,042.33	
Claims for death losses, no proofs received (estimated)	300,000.00	
Claims for matured endowments due and unpaid	52,545.00	
Claims for death losses and other policy claims resisted by the company	11,000.00	
Total policy claims		494,587.33
Premiums paid in advance		56,961.06
Cost of collection on uncollected and deferred premiums, in excess of the loading thereon		30,961.14
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued (estimated)		25,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		294,220.04
Total		$ 85,807,036.82
Unassigned funds—surplus		7,286,158.24
Total liabilities		$ 93,093,195.06

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	106,541	$251,399,691.00	29,268	$65,569,257.00	3,678	$ 7,023,952.00	$ 5,860,642.00	139,487	$ 329,853,542.00
Issued during year	17,764	36,183,112.00	4,108	7,512,782.00	1,403	2,751,812.00	682,337.00	23,275	47,130,043.00
Revived during year	100	209,655.00	22	37,235.00			3,386.00	122	250,276.00
Increased during year	5	10,000.00	3	38,853.00			49.00	8	48,902.00
Totals before transfers	124,410	287,802,458.00	33,401	73,158,127.00	5,081	9,775,764.00			
Transfers, deductions	32	99,662.00	12	23,000.00					
Transfers, additions	12	23,000.00	32	99,662.00					
Balance of transfers	20	76,662.00	20	76,662.00					
Totals after transfers	124,390	287,725,796.00	33,421	73,234,789.00	5,081	9,775,764.00	6,546,414.00	162,892	377,282,763.00
Deduct ceased:									
By death	1,624	4,494,175.00	212	499,906.00	53	127,813.00	62,367.00	1,889	5,184,261.00
By maturity			559	1,300,986.00			53,614.00	559	1,354,600.00
By expiry				129,528.00	1,098	2,344,069.00		1,098	2,473,594.00
By surrender	2,654	5,771,523.00	988	2,273,222.00	177	374,552.00	140,624.00	3,819	8,559,921.00
By lapse	2,569	4,140,494.00	426	569,824.00			182.00	2,995	4,710,500.00
By decrease		109,508.00		20,600.00			111.00		130,219.00
Total terminated	6,847	14,515,700.00	2,185	4,794,063.00	1,328	2,846,434.00	256,898.00	10,360	22,413,095.00
Outstanding end of year	117,543	273,210,096.00	31,236	68,440,726.00	3,753	6,929,330.00	6,289,516.00	152,532	354,869,668.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 477, representing in annual payments $158,945.69.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	4,463	$ 7,266,602.00
Policies issued during the year	1,252	1,658,085.00
Total	5,715	$ 8,924,687.00
Deduct ceased to be in force during the year	423	575,576.00
Policies in force December 31, 1904	5,292	$ 8,349,111.00
Losses and claims unpaid December 31, 1903	9	14,788.00
Losses and claims incurred during the year	47	75,539.00
Total	56	$ 90,327.00
Losses and claims settled during the year, in cash	45	76,589.00
Losses and claims unpaid December 31, 1904	11	13,738.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		288,751.62

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1842. Commenced Business February 1, 1843.

RICHARD A. MCCURDY, President. WM. J. EASTON, GRANVILLE M. WHITE, Secretaries.

Home Office, 32 Nassau Street, New York City.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 378,673,062.60

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $80,714.84 for first year's re-insurance	$ 9,132,959.08	
Surrender values applied to pay first year's premiums	41,310.12	
Total first year's premiums on original policies	$ 9,174,269.20	
Dividends applied to purchase paid-up additions and annuities	1,618,726.71	
Consideration for original annuities involving life contingencies	2,943,331.89	
Consideration for supplementary contracts involving life contingencies	940,323.80	
Total new premiums	$14,676,651.60	
Renewal premiums without deduction for commissions or other expenses, less $38,877.94 for re-insurance on renewals	47,694,885.71	
Dividends applied to pay renewal premiums	36,136.24	
Surrender values applied to pay renewal premiums	489,735.11	
Consideration for annuities involving life contingencies	34,688.44	
Total renewal premiums	$48,255,445.50	
Total premium income		62,932,097.10
Consideration for supplementary contracts not involving life contingencies		501,093.19
Interest on mortgage loans	$ 4,166,322.91	
Interest on collateral loans	298,849.08	
Interest on bonds and dividends on stocks	9,705,707.66	
Interest on premium notes, policy loans or liens	1,124,759.42	
Interest on other debts due the company	652,204.74	

Rent from company's property, including $275,000.00 for company's own occupancy	$ 1,621,950.47	
Total interest and rents		$ 17,569,794.28
Total income		$ 81,002,984.57
Sum of both amounts		$ 459,676,047.17

DISBURSEMENTS.

For death claims (less $251,505.50 re-insurance), $19,897,591.01; additions, $1,202,635.79	$21,100,226.80	
For matured endowments, $4,227,599.32; additions, $344,403.21	4,572,002.53	
Net amount paid for losses and matured endowments		$25,672,229.33
For annuities involving life contingencies		2,389,114.07
Surrender values paid in cash		3,217,679.33
Surrender values applied to pay new premiums		41,310.12
Surrender values applied to pay renewal premiums		489,735.11
Dividends paid to policy-holders in cash		1,019,343.92
Dividends applied to pay new premiums		36,136.24
Dividends applied to purchase paid-up additions and annuities		1,618,726.71
Total paid policy-holders		$34,484,274.83
Paid for claims on supplementary contracts not involving life contingencies		242,273.51
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $6,558,867.78; renewal premiums, $1,854,393.29; annuities (original), $132,148.78; renewal, $755.40		8,546,165.25
Salaries and allowances for agencies, including managers, agents and clerks		1,804,128.90
Agency supervision, traveling and all other expenses		243,828.11
Medical examiners' fees		674,675.68
Inspection of risks		171,184.56
Salaries and all other compensation of officers and Home Office employees		1,022,001.39
Rent, including $275,000.00 for company's own occupancy		582,032.47
Advertising, $329,797.02; printing and stationery, $601,101.21; postage, $203,935.53		1,134,833.76
Legal expenses		364,254.95
Furniture, fixtures and safes		152,077.48
Insurance taxes, licenses and department fees		809,964.02
Taxes on real estate		328,698.72
Repairs and expenses (other than taxes) on real estate		606,583.32
All other disbursements		215,754.49
Total disbursements		$ 51,382,731.44
Balance		$ 408,293,315.73

LEDGER ASSETS.

Book value of real estate	$ 34,701,700.61
Mortgage loans on real estate	102,027,893.42
Loans secured by pledge of bonds, stocks or other collateral	11,210,000.00
Loans made to policy-holders on this company's policies, assigned as collateral	23,277,736.49
Book value of bonds and stocks	217,380,752.73
Deposited in trust companies and banks on interest	17,717,287.40
Cash in company's office	18,741.53
Deposited in banks (not on interest)	237,130.66
Agents' balances	836,202.69
All other	885,870.20
Total ledger assets	$ 408,293,315.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,117,816.50	
Interest accrued on bonds and stocks	1,878,804.06	
Interest due on collateral loans	22,172.74	
Interest accrued on other assets	75,835.98	
Rents due and accrued on company's property or lease	165,577.28	
Total rents and interest due and accrued		$ 3,260,206.56
Market value of bonds and stocks over book value		25,810,689.51

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 80,576.75	$ 3,930,481.84	
Gross deferred premiums on policies in force December 31, 1904	260,493.34	2,615,048.61	
Total	$ 341,070.09	$ 6,545,530.45	
Deduct loading, 22½ per cent.	76,740.77	1,472,744.35	
Net amount of uncollected and deferred premiums	$ 264,329.32	$ 5,072,786.10	5,337,115.42
Gross assets			$ 442,701,327.22

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 837,085.86	
Suspense	885,870.20	
Total		1,722,956.06
Total admitted assets		$ 440,978,371.16

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of New York, on the Actuaries' Table of Mortality, with 4 per cent. interest for policies issued before January 1, 1898, and on the American table with 3½ per cent. interest for policies issued on and after that date	$321,316,451.00	
Same for reversionary additions	13,112,495.00	
Same for annuities (including those in reduction of premiums)	27,949,410.00	
Total	$362,378,356.00	
Deduct net value of risks of this company re-insured in other solvent companies	33,001.00	
Net reserve		$ 362,345,355.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,290,000.00
Claims for death losses in process of adjustment or adjusted and not due	$ 1,192,028.34	
Claims for death losses which have been reported and no proofs received	307,841.00	
Claims for matured endowments due and unpaid	196,511.92	
Claims for death losses and other policy claims resisted by the company,	181,066.00	
Due and unpaid on annuity claims involving life contingencies	188,094.94	
Total policy claims		2,065,542.20
Due and unpaid on supplementary contracts not involving life contingencies		1,068.39
Premiums paid in advance		695,468.43
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		48,730.57
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		174,387.95
Other liabilities, viz.:		
Reserve for contingent guarantee fund		71,457,818.43
Surplus to be apportioned in 1905		2,900,000.00
Total liabilities		$ 440,978,371.16

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	482,931	$1,169,030,911.00	112,454	$245,361,448.00	3,587	$ 10,299,466.00	$ 20,536,856.00	598,972	$ 1,445,228,681.00
Issued during year	85,774	180,599,692.00	21,374	40,088,864.00	2,017	6,527,538.00	2,316,336.00	109,165	229,532,430.00
Revived during year	439	1,438,542.00	252	468,479.00	19	68,768.00	40.00	710	1,975,829.00
Increased during year	71		18		3			92	
Totals before transfers	569,215	1,351,069,145.00	134,098	285,918,791.00	5,236	16,895,772.00			
Transfers, deductions	492	1,271,182.00	432	1,358,185.00	95	294,529.00			
Transfers, additions	498	1,567,435.00	445	1,159,609.00	76	196,852.00			
Balance of transfers	6	296,253.00	13	198,576.00	19	97,677.00			
Totals after transfers	569,221	1,351,365,398.00	134,111	285,720,215.00	5,607	16,798,095.00	22,853,232.00	708,939	1,676,736,940.00
Deduct ceased:									
By death	6,091	18,010,447.00	796	2,058,374.00	47	280,655.00	1,164,516.00	6,934	129,125,280.00
By maturity			1,793	4,816,750.00			329,280.00	1,793	5,146,030.00
By expiry		394,609.00			442	1,023,866.00	51.00	442	1,618,442.00
By surrender	5,454	12,311,604.00	1,557	2,997,784.00			1,587,553.00	7,011	16,896,941.00
By lapse	26,774	62,398,685.00	5,815	10,516,418.00	626	1,991,511.00	2,440.00	33,215	74,909,054.00
By decrease		6,989,313.00		1,765,435.00		286,073.00			9,040,821.00
Total terminated	38,319	100,104,658.00	9,961	22,354,677.00	1,115	3,582,105.00	3,083,840.00	49,395	129,125,280.00
Outstanding end of year	530,902	1,251,260,740.00	124,150	263,365,538.00	4,492	13,215,990.00	19,769,392.00	659,544	1,547,611,660.00
Policies re-insured									5,842,040.00

EXHIBIT OF ANNUITIES—In force December 13, 1904: Number, 9,114, representing in annual payments $2,686,419.46.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	5,483	$ 12,465,355.00
Policies issued during the year	1,810	2,774,767.00
Total	7,293	$ 15,240,122.00
Deduct ceased to be in force during the year	507	829,185.00
Policies in force December 31, 1904	6,786	$ 14,410,937.00
Losses and claims incurred during the year	48	101,764.00
Total	48	$ 101,764.00
Losses and claims settled during the year, in cash	48	101,764.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		373,401.99

NATIONAL LIFE INSURANCE COMPANY OF VERMONT.

Incorporated November 13, 1848. Commenced Business February 1, 1850.

JOSEPH A. DEBOER, President. OSMAN D. CLARK, Secretary.

Home Office, 116 State Street, Montpelier, Vermont.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 27,039,702.81

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 776,012.21	
Surrender values applied to pay first year's premiums	2,127.59	
Dividends applied to purchase paid-up additions and annuities	7,781.10	
Consideration for original annuities involving life contingencies	397,023.42	
Total new premiums	$ 1,182,944.32	
Renewal premiums without deduction for commissions or other expenses	4,161,468.82	
Dividends applied to pay renewal premiums	149,793.42	
Consideration for annuities involving life contingencies	202.10	
Total renewal premiums	$ 4,311,464.34	
Total premium income		5,494,408.66
Consideration for supplementary contracts not involving life contingencies		17,516.50
Interest on mortgage loans	$ 607,299.28	
Interest on collateral loans	1,322.25	
Interest on bonds and dividends on stocks	420,487.31	
Interest on premium notes, policy loans or liens	226,567.60	
Interest on other debts due the company	25,844.75	
Discount on claims paid in advance	879.52	
Rent from company's property, including $7,500.00 for company's own occupancy	100,687.67	
Total interest and rents		1,383,088.38
Total income		$ 6,895,013.54
Sum of both amounts		$ 33,934,716.35

DISBURSEMENTS.

For death claims, $1,109,901.04; additions, $5,932.74	$ 1,115,833.78	
For matured endowments	461,769.00	
Net amount paid for losses and matured endowments	$ 1,577,602.78	
For annuities involving life contingencies	126,224.39	
Surrender values paid in cash	529,399.33	
Surrender values applied to pay new premiums	2,127.59	
Dividends paid to policy-holders in cash	33,752.44	
Dividends applied to pay renewal premiums	149,793.42	
Dividends applied to purchase paid-up additions and annuities	7,781.10	
Total paid policy-holders	$ 2,426,681.15	
Paid for claims on supplementary contracts not involving life contingencies	3,407.56	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $438,039.25; renewal premiums, $299,009.47; annuities, $19,799.79	756,848.51	
Commuting renewal commissions	25,529.68	
Salaries and allowances for agencies, including managers, agents and clerks	124,287.62	
Agency supervision, traveling and all other expenses	5,955.10	
Medical examiners' fees	62,735.25	
Inspection of risks	5,429.83	
Salaries and all other compensation of officers and Home Office employees	125,809.89	
Rent, including $7,500.00 for company's own occupancy	24,492.25	
Advertising, $34,765.08; printing and stationery, $17,527.65; postage, $14,929.08	67,221.81	
Legal expenses	6,936.24	
Furniture, fixtures and safes, etc.	20,354.27	
Insurance taxes, licenses and department fees	114,609.89	
Taxes on real estate	21,994.47	
Repairs and expenses (other than taxes) on real estate	44,564.53	
Loss on sale or maturity of ledger assets	72,891.08	
All other disbursements	52,668.53	
Total disbursements		$ 3,962,417.66
Balance		$ 29,972,298.69

LEDGER ASSETS.

Book value of real estate	$ 1,215,476.08	
Mortgage loans on real estate	12,153,742.02	
Loans secured by pledge of bonds, stocks or other collateral	16,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	3,090,557.21	
Premium notes on policies in force	1,108,070.21	
Book value of bonds and stocks	11,568,174.28	
Deposited in trust companies and banks on interest	814,534.61	
Cash in company's office	349.16	
Deposited in banks (not on interest)	3,623.59	
Agents' balances	1,271.53	
Total ledger assets		$ 29,972,298.69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 223,206.06
Interest accrued on bonds and stocks	163,257.56
Interest accrued on collateral loans	845.67
Interest due and accrued on premium notes, policy loans or liens	130,206.18
Interest accrued on other assets	918.00

Dividends accrued on bank stock	$ 68.00	
Rents accrued on company's property or lease	5,577.04	
Total rents and interest due and accrued		$ 524,078.51
Market value of bonds and stocks over book value		259,706.72

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 8,648.08	$ 235,379.35	
Gross deferred premiums on policies in force December 31, 1904	52,087.97	367,952.83	
Total	$ 60,736.05	$ 603,332.18	
Deduct loading, 20 per cent.	12,147.21	120,666.44	
Net amount of uncollected and deferred premiums	$ 48,588.84	$ 482,665.74	531,254.58
All other assets, viz.:			
Cash deposited in bank (over remitted by agents)			1,491.05
Gross assets			$ 31,288,829.55

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		1,271.53
Total admitted assets		$ 31,287,558.02

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company's Actuary on the Actuaries' Tables of Mortality, with 4 per cent. interest, policies dated subsequent to December 31, 1900, valued on the American Experience Tables, with 3 per cent. interest	$25,452,214.98	
Same for reversionary additions	54,405.21	
Same for annuities (including those in reduction of premiums)	1,773,904.17	
Net reserve		$ 27,280,524.36
Present value of amounts not yet due on supplementary contracts not involving life contingencies		68,610.99
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		13,598.55
Claims for death losses in process of adjustment or adjusted and not due	$ 3,712.00	
Claims for death losses which have been reported and no proofs received	21,480.69	
Claims for matured endowments due and unpaid	1,150.00	
Claims for death losses and other policy claims resisted by the company	2,000.00	
Due and unpaid on annuity claims involving life contingencies	3,029.81	
Total policy claims		31,372.50
Premiums paid in advance		13,202.64
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		141,128.11
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		14,771.76
Other liabilities, viz.:		
Extra life-rate endowment reserve		282,705.31
Agents' credit balances		1,491.05
Total		$ 27,847,405.27
Unassigned funds—surplus		3,440,152.75
Total liabilities		$ 31,287,558.02

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	36,982	$77,758,653.00	22,603	$39,151,204.00	2,444	$ 6,077,234.00	$ 87,286.00	62,029	$123,074,377.00
Issued during year	4,852	8,877,118.00	4,939	7,924,945.00	1,516	3,512,844.00	14,517.00	11,307	20,329,424.00
Revived during year	69	140,000.00	60	87,000.00	7	29,054.00		136	256,054.00
Increased during year									
Totals before transfers	41,903	86,775,771.00	27,602	47,163,149.00	3,967	9,619,132.00			
Transfers, deductions	28	66,500.00	24	59,000.00	54	116,208.00			
Transfers, additions	51	133,995.00	44	82,713.00	11	25,000.00			
Balance of transfers	23	67,495.00	20	23,713.00	43	91,208.00			
Totals after transfers	41,926	86,843,266.00	27,622	47,186,862.00	3,924	9,527,924.00	101,803.00	73,472	143,659,855.00
Deduct ceased :									
By death	349	848,830.00	114	184,856.00	12	28,298.00	5,994.00	475	1,067,978.00
By maturity	21	56,725.00	313	406,194.00				334	462,919.00
By expiry	81	173,500.00	68	157,000.00	160	340,763.00		309	671,263.00
By surrender	719	1,595,719.00	557	929,750.00	59	136,892.00	1,064.00	1,335	2,663,425.00
By lapse	1,806	3,602,491.00	1,169	1,887,080.00	585	1,425,916.00		3,560	6,915,487.00
By decrease	4	65,052.00		18,009.00	75	194,075.00		79	277,136.00
Total terminated	2,980	6,342,317.00	2,221	3,582,889.00	891	2,125,944.00	7,058.00	6,092	12,058,208.00
Outstanding end of year	38,946	80,500,949.00	25,401	43,603,973.00	3,033	7,401,980.00	94,745.00	67,380	131,601,647.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 537, representing in annual payments $167,682.47.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	96	$ 145,382.00
Policies issued during the year	274	307,500.00
Total	370	$ 452,882.00
Deduct ceased to be in force during the year	65	77,000.00
Policies in force December 31, 1904	305	$ 375,882.00
Losses and claims incurred during the year	1	2,000.00
Total	1	$ 2,000.00
Losses and claims settled during the year, in cash	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses	----------	9,516.29

NEW YORK LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

Incorporated, 1841. Commenced Business, 1845.

JOHN A. MCCALL, President. JOHN C. MCCALL, SEYMOUR M. BALLARD, Secretaries.

Home Office, 346 Broadway, New York, N. Y.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 344,298,648.59

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $32,596.49 for first year's re-insurance	$14,048,536.60	
Total first year's premiums on original policies	$14,048,536.60	
Dividends applied to purchase paid-up additions and annuities	511,740.43	
Consideration for original annuities involving life contingencies	1,525,782.28	
Consideration for supplementary contracts involving life contingencies,	47,763.95	
Total new premiums	$16,133,823.26	
Renewal premiums without deduction for commissions or other expenses, less $183,319.33 for re-insurance on renewals	63,750,386.33	
Dividends applied to pay renewal premiums	624,103.61	
Surrender values applied to pay renewal premiums	10,900.46	
Consideration for annuities involving life contingencies	37,363.94	
Total renewal premiums	$64,422,754.34	
Total premium income		80,556,577.60
Consideration for supplementary contracts not involving life contingencies		538,945.14
Premium notes, loans or liens restored by revival of policies		5,045.41
Interest on mortgage loans	$ 1,069,231.72	
Interest on collateral loans	228,334.68	
Interest on bonds	10,634,986.99	
Interest on premium notes, policy loans or liens	1,938,017.65	
Interest on other debts due the company	460,529.92	
Discount on claims paid in advance	13,192.95	
Rent from company's property, including $199,795.31 for company's own occupancy	946,722.63	
Total interest and rents		15,291,016.54
Profit on sale or maturity of ledger assets		499,687.63
Total income		$ 96,891,272.32
Sum of both amounts		$ 441,189,920.91

DISBURSEMENTS.

For death claims (less $678,449,60 re-insurance), $18,897,287.88; additions, $836,957.04	$19,734,244.92	
For matured endowments (less $35,000.00, re-insurance) $4,954,359.81; additions, $97,269.08	5,051,628.89	
Net amount paid for losses and matured endowments	$24,785,873.81	
For annuities involving life contingencies	1,723,160.22	
Surrender values paid in cash	7,779,157.63	
Surrender values applied to pay renewal premiums	10,900.46	
Dividends paid to policy-holders in cash	4,853,646.96	
Dividends applied to pay renewal premiums	624,103.61	
Dividends applied to purchase paid-up additions and annuities	511,740.43	
Total paid policy-holders	$40,288,583.12	
Paid for claims on supplementary contracts not involving life contingencies	95,278.68	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $7,276,853.27; renewal premiums, $2,051,432.52; annuities (original), $35,364.86	9,363,650.65	
Commuting renewal commission	727,282.50	
Salaries and allowances for agencies, including managers, agents and clerks	2,844,724.46	
Agency supervision, traveling and all other expenses	1,058,590.97	
Medical examiners' fees	788,761.06	
Inspection of risks	178,155.01	
Salaries and all other compensation of officers and Home Office employees	900,475.90	
Rent, including $199,795.31 for company's own occupancy	725,100.76	
Advertising, $144,403.47; printing and stationery, $420,398.83; postage, $286,482.38	851,284.68	
Legal expenses	172,698.42	
Furniture, fixtures and safes	201,357.07	
Insurance taxes, licenses and department fees	906,189.15	
Taxes on real estate	213,201.71	
Repairs and expenses (other than taxes) on real estate	273,305.32	
All other disbursements	243,089.51	
Total disbursements		$ 59,831,728.97
Balance		$ 381,358,191.94

LEDGER ASSETS.

Book value of real estate	$13,257,500.00	
Mortgage loans on real estate	23,595,105.00	
Loans secured by pledge of bonds, stocks or other collateral	550,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	35,867,475.61	
Premium notes on policies in force	3,331,617.71	
Book value of bonds	287,062,384.31	
Deposited in trust companies and banks on interest	15,241,793.49	
Cash in company's office	232,545.03	
Deposited in banks (not on interest)	2,219,770.79	
Total ledger assets		$ 381,358,191.94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 159,196.30	
Interest accrued on bonds	2,075,586.03	
Interest accrued on collateral loans	666.67	
Interest accrued on premium notes, policy loans or liens	156,709.00	
Interest accrued on other assets	44,654.99	
Rents due and accrued on company's property or lease	32,757.77	
Total rents and interest due and accrued		2,469,570.76

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$	$ 3,543,647.00	
Gross deferred premiums on policies in force December 31, 1904	732,690.00	4,539,789.00	
Total	$ 732,690.00	$ 8,083,436.00	
Deduct loading, 22½ per cent.	164,855.25	1,818,773.10	
Net amount of uncollected and deferred premiums	$ 567,834.75	$ 6,264,662.90	$ 6,832,497.65
Total admitted assets			$ 390,660,260.35

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of the State of New York, on the Actuaries' and American Tables of Mortality, with 3 and 4 per cent. interest, as follows: policies known as the company's 3 per cent. policies, and all policies issued since December 31, 1900, being valued as per the American Experience Table of Mortality, with 3 per cent. interest, and all other policies being valued as per Combined Experience Table of Mortality, with 4 per cent. interest	$316,560,430.00	
Same for reversionary additions	3,024,374.00	
Same for annuities (including those in reduction of premiums)	16,828,075.00	
Total	$336,412,879.00	
Deduct net value of risks of this company re-insured in other solvent companies	190,420.00	
Net reserve		$ 336,222,459.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,518,462.83
Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded		88,365.01
Claims for death losses in process of adjustment or adjusted and not due	$ 515,073.61	
Claims for death losses which have been reported and no proofs received	2,203,437.78	
Claims for matured endowments due and unpaid	349,700.38	
Claims for death losses and other policy claims resisted by the company	84,106.00	
Due and unpaid on annuity claims involving life contingencies	142,138.91	
Total policy claims		3,294,456.68
Due and unpaid on supplementary contracts not involving life contingencies		1,081.76
Premiums paid in advance, including surrender values so applied		887,764.49
Interest paid in advance on policy loans		708,400.00
Commissions due to agents on premium notes when paid		41,459.40
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		379,671.65
Additional reserve on policies which the company voluntarily sets aside in excess of the State's requirements		6,830,023.00
Reserve to provide dividends to policy-holders in 1905 and thereafter, as the periods mature, viz.:		
To holders of 20-year period policies		24,982,787.06
To holders of 15-year period policies		5,736,259.46
To holders of 10-year period policies		344,600.56
To holders of 5-year period policies		303,837.47
To holders of annual dividend policies		868,953.00
Reserve to provide for all other contingencies		8,461,678.98
Total liabilities		$ 390,660,260.35

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	520,627	$1,107,862,130.00	278,177	$551,466,057.00	13,907	$ 81,688,287.00	$ 4,196,425.00	812,711	$1,745,212,899.00
Issued during year	111,629	207,934,017.00	73,364	121,102,418.00	374	1,830,530.00	428,641.00	185,367	331,295,606.00
Revived during year	1,077	2,140,100.00	708	1,323,000.00	12	45,400.00	1,454.00	1,797	3,509,954.00
Increased during year		1,686,572.00		1,891,221.00		7,339,170.00			10,916,963.00
Totals before transfers	633,333	1,319,622,819.00	352,249	675,782,696.00	14,293	90,903,387.00			
Transfers, deductions	37,132	65,901,200.00	17,421	26,920,600.00	426	239,800.00			
Transfers, additions	327	807,900.00	147	2,075,400.00	54,505	90,178,300.00			
Balance of transfers	36,805	65,093,300.00	17,244	24,845,200.00	54,079	89,938,500.00			
Totals after transfers	596,528	1,254,529,519.00	334,975	650,937,496.00	68,372	180,841,887.00	4,626,520.00	999,875	2,090,935,422.00
Deduct ceased:									
By death	5,387	14,585,047.00	2,227	5,330,120.00	181	1,081,458.00	168,651.00	7,795	21,165,276.00
By maturity			1,741	5,118,962.00			83,635.00	1,741	5,202,597.00
By expiry					51,666	89,479,212.00		51,666	89,479,212.00
By surrender	7,341	20,543,300.00	3,948	9,047,500.00	126	214,000.00	144,463.00	11,415	29,949,263.00
By lapse	543	2,169,957.00	1,939	4,552,216.00	64	1,180,260.00	378.00	2,546	7,902,811.00
By decrease		5,724,836.00		2,751,900.00		150,219.00			8,626,955.00
Total terminated	13,271	43,023,140.00	9,855	26,800,698.00	52,037	92,105,149.00	397,127.00	75,163	162,326,114.00
Outstanding end of year	583,257	1,211,506,379.00	325,120	624,136,798.00	16,335	88,736,738.00	4,229,393.00	924,712	1,928,609,308.00
Policies re-insured									4,418,368.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 10,360, representing in annual payments $2,043,895.91.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	4,797	$ 9,392,018.00
Policies issued during the year	1,190	1,924,830.00
Total	5,987	$ 11,316,848.00
Deduct ceased to be in force during the year	416	795,883.00
Policies in force December 31, 1904	5,571	$ 10,520,965.00
Losses and claims unpaid December 31, 1903	3	20,160.00
Losses and claims incurred during the year	45	78,257.15
Total	48	$ 98,417.15
Losses and claims settled during the year, in cash	47	97,417.15
Losses and claims unpaid December 31, 1904	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		355,337.54

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY OF WISCONSIN.

Incorporated March, 1857. Commenced Business November 25, 1858.

H. L. PALMER, President. J. W. SKINNER, Secretary.

Home Office, Cor. Broadway and Michigan Streets, Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 173,357,567.04

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 3,133,647.86	
Total first year's premiums on original policies	$ 3,133,647.86	
Dividends applied to purchase paid-up additions and annuities	779,300.95	
Consideration for original annuities involving life contingencies	41,353.15	
Consideration for supplementary contracts involving life contingencies,	1,063.69	
Total new premiums	$ 3,955,365.65	
Renewal premiums without deduction for commissions or other expenses	21,711,898.66	
Dividends applied to pay renewal premiums	2,371,115.65	
Renewal premiums for deferred annuities	2,359.69	
Total renewal premiums	$24,085,374.00	
Total premium income		28,040,739.65
Consideration for supplementary contracts not involving life contingencies		255,599.00
Premium notes, loans or liens restored by revival of policies		2,702.88
Interest on mortgage loans	4,070,175.14	
Interest on bonds	2,817,718.63	
Interest on premium notes, policy loans or liens	787,749.04	
Interest on other debts due the company	266,392.47	
Discount on claims paid in advance (only endowments)	4,332.47	
Rent from company's property, including $41,042.30 for company's own occupancy	$ 387,442.77	
Total interest and rents		8,333,810.52

Profit on sale or maturity of ledger assets		$ 20,242.36
From other sources		58,055.16
Total income		$ 36,711,149.57
Sum of both amounts		$ 210,068,716.61

DISBURSEMENTS.

For death claims, $6,793,250.77; additions, $192,075.26	$ 6,985,326.03	
For matured endowments, $1,234,749.17; additions, $54,328.63	1,289,077.80	
Net amount paid for losses and matured endowments	$ 8,274,403.83	
For annuities involving life contingencies	50,896.88	
Premium notes voided by lapse	9,191.78	
Surrender values paid in cash	3,015,268.39	
Dividends paid to policy-holders in cash	2,190,065.93	
Dividends applied to pay renewal premiums	2,371,115.65	
Dividends applied to purchase paid-up additions and annuities	779,300.95	
Total paid policy-holders	$16,690,243.41	
Paid for claims on supplementary contracts not involving life contingencies	98,140.41	
Commissions, first year's premiums, $1,325,987.62; renewal premiums, $1,767,669.95; annuities, original, $54.95; renewal, $333.66	3,094,046.18	
Traveling and all other agency expenses	12,246.33	
Medical examiners' fees	165,243.11	
Inspection of risks	22,241.10	
Salaries of officers and Home Office employees	513,277.72	
Rent for company's own occupancy	41,042.30	
Advertising, $6,783.69; printing and stationery, $48,558.69; postage, $87,170.33	142,512.71	
Legal expenses	24,395.68	
Furniture, fixtures and safes	5,991.43	
Insurance taxes, licenses and department fees	620,896.52	
Taxes on real estate	79,757.56	
Repairs and expenses (other than taxes) on real estate	182,078.62	
All other disbursements	211,070.89	
Total disbursements		21,903,183.97
Balance		$ 188,165,532.64

LEDGER ASSETS.

Book value of real estate	$ 3,374,607.53	
Mortgage loans on real estate	93,386,076.20	
Loans made to policy-holders on this company's policies, assigned as collateral	16,555,450.00	
Premium notes on policies in force	313,740.46	
Book value of bonds	70,930,530.58	
Deposited in banks on interest	3,314,581.07	
Cash in company's office	271,455.78	
Deposited in banks (not on interest)	2,000.00	
Agents' balances	17,091.02	
Total ledger assets		$ 188,165,532.64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,274,356.80	
Interest accrued on bonds	1,060,056.00	
Interest due and accrued on premium notes, policy loans or liens	549,312.44	
Rents due and accrued on company's property or lease	26,357.16	
Total rents and interest due and accrued		2,910,082.40
Market value of bonds over book value		1,712,819.35

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 27,767.00	$ 866,388.16	
Gross deferred premiums on policies in force December 31, 1904	214,415.00	1,463,340.00	
Total	$ 242,182.00	$ 2,329,728.16	
Deduct loading, 22 per cent.	53,280.04	512,540.20	
Net amount of uncollected and deferred premiums	$ 188,901.96	$ 1,817,187.96	$ 2,006,089.92
Gross assets			194,794,524.31

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	17,091.02
Total admitted assets	$ 194,777,433.29

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' and American Tables of Mortality; with 4 and 3 per cent. interest, respectively	$154,166,451.00	
Same for reversionary additions	4,141,056.00	
Same for annuities (including those in reduction of premiums)	519,127.00	
Net reserve		$ 158,826,634.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		788,354.00
Claims for death losses due and unpaid	$ 65,795.36	
Claims for death losses in process of adjustment or adjusted and not due	258,432.64	
Claims for death losses which have been reported and no proofs received	139,339.16	
Claims for matured endowments due and unpaid	68,843.83	
Claims for death losses and other policy claims resisted by the company,	49,492.00	
Due and unpaid on annuity claims involving life contingencies	1,773.98	
Total policy claims		583,676.97
Due and unpaid on supplementary contracts not involving life contingencies		2,215.00
Premiums paid in advance		36,917.72
Bills, accounts, commissions, medical fees due or accrued		75,230.72
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		406,937.12
Dividends apportioned, payable to policy-holders during 1905		2,921,181.03
Tontine surplus payable to policy-holders subsequent to 1905, as the periods of participation mature		22,859,507.97
Total		$ 186,500,654.53
Unassigned funds—surplus		8,276,778.76
Total liabilities		$ 194,777,433.29

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	186,782	$439,604,924.00	81,452	$179,342,110.00	12,209	$ 36,086,010.00	$ 7,818,150.00	280,443	$ 662,851,194.00
Issued during year	17,314	41,581,686.00	10,462	21,091,152.00	4,148	11,906,450.00	2,622,276.00	31,924	77,201,564.00
Revived during year	237	491,450.00	171	312,637.00	64	205,900.00	1,701.00	472	1,011,688.00
Increased during year	2,065	4,859,715.00	1,047	2,535,360.00	284	906,213.00	28,309.00	3,396	8,329,597.00
Totals before transfers	206,398	486,537,775.00	93,132	203,281,259.00	16,705	49,104,573.00			
Transfers, deductions	397	958,000.00	275	654,000.00	847	2,533,100.00			
Transfers, additions	747	2,220,350.00	395	982,250.00	377	942,500.00			
Balance of transfers	350	1,262,350.00	120	328,250.00	470	1,590,600.00			
Totals after transfers	206,748	487,800,125.00	93,252	203,609,509.00	16,235	47,513,973.00	10,470,436.00	316,235	749,394,043.00
Deduct ceased:									
By death	1,981	5,355,019.00	425	1,170,691.00	71	246,791.00	143,194.00	2,477	6,915,695.00
By maturity			603	1,344,533.00			55,263.00	603	1,399,796.00
By expiry					9	41,268.00	1,335,036.00	9	1,376,304.00
By surrender	2,631	5,982,049.00	1,346	2,696,885.00	44	92,038.00	118,166.00	4,021	8,889,138.00
By lapse	3,148	5,501,474.00	1,763	2,757,430.00	1,284	3,376,925.00	452.00	6,195	11,636,281.00
By decrease	1,998	6,561,409.00	1,001	3,117,426.00	201	876,213.00	69,494.00	3,200	10,624,542.00
Total terminated	9,758	23,399,951.00	5,138	11,086,965.00	1,609	4,633,235.00	1,721,605.00	16,505	40,841,756.00
Outstanding end of year	196,990	464,400,174.00	88,114	192,522,544.00	14,626	42,880,738.00	8,748,831.00	299,730	708,552,287.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 193, representing in annual payments $63,726.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,801	$ 3,610,040.00
Policies issued during the year	221	345,200.00
Total	2,022	$ 3,955,240.00
Deduct ceased to be in force during the year	91	126,903.00
Policies in force December 31, 1904	1,931	$ 3,828,337.00
Losses and claims unpaid December 31, 1903	1	$ 2,000.00
Losses and claims incurred during the year	16	54,540.00
Total	17	$ 56,540.00
Losses and claims settled during the year, in cash	17	56,540.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		125,958.63

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business January, 1868.

GEORGE A. MOORE, President. S. M. MARKS, Secretary.

Home Office, 508 Montgomery Street, San Francisco, Cal.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 5,716,109.73
INCOME.		
First year's premiums on original policies without deduction for commissions or other expenses, less $1,356.10 for first year's re-insurance	$ 551,018.78	
Surrender values applied to pay first year's premiums	428.37	
Dividends applied to purchase paid-up additions and annuities	100,597.98	
Surrender values applied to purchase paid-up insurance and annuities	9,235.04	
Consideration for original annuities involving life contingencies	16,764.00	
Total new premiums	$ 678,047.17	
Renewal premiums without deduction for commissions or other expenses, less $19,700.79 for re-insurance on renewals	1,386,146.08	
Dividends applied to pay renewal premiums	43,884.67	
Surrender values applied to pay renewal premiums	8,764.61	
Total renewal premiums	$ 1,438,795.36	
Total premium income		2,116,842.53
Interest on mortgage loans	$ 65,972.97	
Interest on collateral loans	19,298.48	
Interest on bonds and dividends on stocks	161,536.00	
Interest on premium notes, policy loans or liens	23,479.00	
Interest on other debts due the company	26,886.42	
Rent from company's property, including $16,800.00 for company's own occupancy	21,745.48	
Total interest and rents		318,918.35
Profit on sale or maturity of ledger assets		1,008.75

From other sources, viz.:		
Accident premium income		$ 536,546.90
Total income		$ 2,973,316.53
Sum of both amounts		8,689,426.26

DISBURSEMENTS.

For death claims (less $5,205.00 re-insurance), $373,715.18; additions, $9,190.00	$ 382,905.18	
For matured endowments, $28,900.00: additions, $5,331.00	34,231.00	
Net amount paid for losses and matured endowments		$ 417,136.18
For annuities involving life contingencies		9,070.77
Surrender values paid in cash		59,241.57
Surrender values applied to pay new premiums		428.37
Surrender values applied to pay renewal premiums		8,764.61
Surrender values applied to purchase paid-up insurance and annuities		9,235.04
Dividends paid to policy-holders in cash		11,615.33
Dividends applied to pay renewal premiums		43,884.67
Dividends applied to purchase paid-up additions and annuities		100,597.98
Total paid policy-holders		$ 659,974.52
Paid stockholders for interest or dividends		35,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $403,463.77; renewal premiums, $99,419.43; annuities, $682.00		503,565.20
Salaries and allowances for agencies, including managers, agents and clerks		49,424.73
Agency supervision, traveling and all other expenses		7,619.32
Medical examiners' fees		47,986.66
Inspection of risks		2,582.56
Salaries and all other compensation of officers and Home Office employees		92,995.37
Rent, including $13,200.00 for company's own occupancy		15,604.03
Advertising, $3,449.18; printing and stationery, $26,456.12; postage, $5,849.14		35,754.44
Legal expenses		7,006.64
Insurance taxes, licenses and department fees		24,787.89
Taxes on real estate		5,762.86
Repairs and expenses (other than taxes) on real estate		9,411.08
All other disbursements, viz.:		
Expressage, exchange, telegrams, etc.	21,238.51	
Loss and gain, including agents' balances marked off	23,391.30	
Total disbursements of Accident Department	509,605.02	
Total disbursements		2,051,710.13
Balance		$ 6,637,716.13

LEDGER ASSETS.

Book value of real estate		$ 431,976.53
Mortgage loans on real estate		1,312,398.59
Loans secured by pledge of bonds, stocks or other collateral		500,900.00
Loans made to policy-holders on this company's policies, assigned as collateral		335,039.62
Premium notes on policies in force		52,454.33
Book value of bonds and stocks		3,855,840.28
Deposited in trust companies and banks on interest		10,000.00
Cash in company's office		7,228.81
Deposited in banks (not on interest)		104,182.92
Agents' balances		390.63
All other		27,304.42
Total ledger assets		$ 6,637,716.13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 14,974.43	
Interest accrued on bonds and stocks	57,620.96	
Interest due and accrued on collateral loans	2,501.77	
Interest due and accrued on premium notes, policy loans or liens	6,590.69	
Interest accrued on other assets	2,887.50	
Rents due on company's property or lease	225.00	
Total rents and interest due and accrued		$ 84,800.35
Market value of bonds and stocks over book value		136,052.72

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 109,647.15	$ 177,656.63	
Gross deferred premiums on policies in force December 31, 1904	61,867.02	117,002.23	
Total	$ 171,514.17	$ 294,658.86	
Deduct loading, 20 per cent.	34,302.83	58,931.77	
Net amount of uncollected and deferred premiums	$ 137,211.34	$ 235,727.09	372,938.43
All other assets, viz.:			
Printed supplies			6,000.00
Separate non-ledger assets of Accident Department			176,030.47
Gross assets			$ 7,413,538.10

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	33,304.42	
Agents' debit balances	390.63	
Total		33,695.05
Total admitted assets		$ 7,379,843.05

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of California on the Actuaries' Tables of Mortality with 4 per cent. interest on policies dated prior to January 1, 1901, and on the American Experience Table of Mortality with 3½ per cent. interest on policies dated subsequent to December 31, 1900	$ 5,640,512.07	
Same for reversionary additions	497,753.99	
Same for annuities (including those in reduction of premiums)	86,464.42	
Total	$ 6,224,730.48	
Deduct net value of risks of this company re-insured in other solvent companies	52,667.85	
Net reserve		$ 6,172,062.63
Present value of amounts not yet due on supplementary contracts not involving life contingencies		7,600.00
Claims for death losses in process of adjustment or adjusted and not due	$ 3,160.00	
Claims for death losses which have been reported and no proofs received	32,198.00	
Claims for death losses and other policy claims resisted by the company	12,115.00	
Total policy claims		47,473.00
Premiums paid in advance		5,956.57
Other liabilities, viz.:		
Accident Department liabilities		282,621.12
Total		$ 6,515,713.30
Capital stock		500,000.00
Unassigned funds—surplus		364,129.73
Total liabilities		$ 7,379,843.03

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	22,667	$ 37,005,288.00	5,634	$ 7,766,551.00	214	$ 455,970.00	$ 865,575.00	28,515	$ 46,093,384.00
Issued during year	4,855	2,976,420.00	1,809	1,122,451.00	7,228	11,261,028.00	245,797.00	13,892	15,605,696.00
Revived during year	163	252,558.00	37	53,500.00	4	5,000.00		204	311,058.00
Increased during year		530.00		10.00		1,000.00			1,540.00
Totals before transfers	27,685	40,234,796.00	7,480	8,942,512.00	7,446	11,722,998.00			
Transfers, deductions	1,851	3,000,969.00	492	741,500.00	1,383	1,979,250.00			
Transfers, additions	1,040	1,689,265.00	492	502,125.00	2,194	3,530,329.00			
Balance of transfers	811	1,311,704.00		239,375.00	811	1,551,079.00			
Totals after transfers	26,874	38,923,092.00	7,480	8,703,137.00	8,257	13,274,077.00	1,111,372.00	42,611	62,011,678.00
Deduct ceased:									
By death	179	312,873.00	33	49,880.00	16	32,941.00	7,365.00	228	403,059.00
By maturity			10	28,900.00			5,331.00	10	34,231.00
By expiry					1,758	2,681,480.00		1,758	2,681,480.00
By surrender	167	295,485.00	45	56,998.00	30	74,500.00	9,912.00	242	436,895.00
By lapse	4,074	2,628,049.00	1,452	845,440.00	148	202,000.00		5,674	3,675,489.00
By decrease		111,750.00		17,647.00		36,500.00			165,897.00
Total terminated	4,420	3,348,157.00	1,540	998,865.00	1,952	3,027,421.00	22,608.00	7,912	7,397,051.00
Outstanding end of year	22,454	35,574,935.00	5,940	7,704,272.00	6,305	10,246,656.00	1,088,764.00	34,699	54,614,627.00
Policies re-insured								122	706,364.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 136, representing in annual payments $13,816.80.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	359	$ 435,061.00
Policies issued during the year	341	369,511.00
Total	700	$ 804,572.00
Deduct ceased to be in force during the year	123	134,056.00
Policies in force December 31, 1904	577	$ 670,516.00
Losses and claims unpaid December 31, 1903	2	1,971.60
Losses and claims incurred during the year	5	5,084.40
Total	7	$ 7,056.00
Losses and claims settled during the year, in cash	7	7,056.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		22,507.20

PENN MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 24, 1847. Commenced Business May 25, 1847.

HARRY F. WEST, President. WILLIAM H. KINGSLEY, Sec'y and Treas.

Home Office, 921, 923 and 925 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year	$58,731,376.61	
Decrease of capital during the year	90,343.91	
Extended at		$ 58,641,032.70

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $21,099.17 for first year's re-insurance	$ 2,115,401.69	
Surrender values applied to pay first year's premiums	4,262.25	
Total first year's premiums on original policies	$ 2,119,663.94	
Dividends applied to purchase paid-up additions and annuities	102,278.00	
Surrender values applied to purchase paid-up insurance and annuities	176,050.00	
Consideration for original annuities involving life contingencies	453,654.04	
Consideration for supplementary contracts involving life contingencies,	8,545.73	
Total new premiums	$ 2,860,191.71	
Renewal premiums without deduction for commissions or other expenses, less $40,157.67 for re-insurance on renewals	9,704,932.43	
Dividends applied to pay renewal premiums	725,731.52	
Surrender values applied to pay renewal premiums	25,239.03	
Consideration for annuities involving life contingencies	2,489.53	
Total renewal premiums	$10,458,392.51	
Total premium income		13,318,584.22
Consideration for supplementary contracts not involving life contingencies		352,262.98
Premium notes, loans or liens restored by revival of policies		8,775.03
Interest on mortgage loans	$ 1,168,603.45	
Interest on collateral loans	178,812.83	
Interest on bonds and dividends on stocks	1,030,504.60	

Interest on premium notes, policy loans or liens	$ 400,982.32	
Interest on other debts due the company	25,913.68	
Rent from company's property	200,718.56	
Total interest and rents		$ 3,005,535.44
Profit on sale or maturity of ledger assets		71,238.34
From other sources		19,105.57
Total income		$ 16,775,501.58
Sum of both amounts		$ 75,416,534.28

DISBURSEMENTS.

For death claims (less $18,836.00 re-insurance), $3,141,591.75; additions, $20,141.00	$ 3,161,732.75	
For matured endowments, $1,093,724.00; additions, $26,175.00	1,119,899.00	
Net amount paid for losses and matured endowments	$ 4,281,631.75	
For annuities involving life contingencies	200,133.86	
Premium notes voided by lapse	41,979.08	
Surrender values paid in cash	732,931.90	
Surrender values applied to pay new premiums	4,262.25	
Surrender values applied to pay renewal premiums	25,239.03	
Surrender values applied to purchase paid-up insurance and annuities	176,050.00	
Dividends paid to policy-holders in cash	52,537.12	
Dividends applied to pay renewal premiums	725,731.52	
Dividends applied to purchase paid-up additions and annuities	102,278.00	
Total paid policy-holders	$ 6,342,774.51	
Paid for claims on supplementary contracts not involving life contingencies	100,709.05	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $1,108,371.35; renewal premiums, $642,065.41; annuities (original), $21,918.95; renewal, $73.86	1,772,429.57	
Salaries and allowances for agencies, including managers, agents and clerks	54,552.90	
Agency supervision, traveling and all other expenses	32,963.89	
Medical examiners' fees	132,429.49	
Inspection of risks	18,346.51	
Salaries and all other compensation of officers and Home Office employees	274,596.92	
Rent	48,839.33	
Advertising, $62,521.09; printing and stationery, $35,122.39; postage, $31,567.03	129,210.51	
Legal expenses	12,113.04	
Furniture, fixtures and safes	11,784.32	
Insurance taxes, licenses and department fees	360,623.85	
Taxes on real estate	37,912.40	
Repairs and expenses (other than taxes) on real estate	133,772.47	
All other disbursements	86,818.10	
Total disbursements		9,549,876.86
Balance		$ 65,866,657.42

LEDGER ASSETS.

Book value of real estate	$ 3,042,105.24
Mortgage loans on real estate	24,528,104.02
Loans secured by pledge of bonds, stocks or other collateral	2,984,719.50
Loans made to policy-holders on this company's policies, assigned as collateral	5,994,192.00
Premium notes on policies in force	1,231,666.12
Book value of bonds and stocks	26,801,815.87

Deposited in trust companies and banks on interest	$ 876,040.33	
Cash in company's office	5,628.08	
Deposited in banks (not on interest)	44,153.02	
Bills receivable	259,047.35	
Agents' balances	2,057.58	
All other	97,128.31	
Total ledger assets		$ 65,866,657.42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 416,925.99	
Interest accrued on bonds and stocks	170,499.77	
Interest accrued on collateral loans	12,751.92	
Interest accrued on other assets	4,000.00	
Rents due and accrued on company's property or lease	13,343.82	
Total rents and interest due and accrued		617,521.50
Market value of bonds and stocks over book value		639,486.63

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 114,892.27	$ 776,832.78	
Gross deferred premiums on policies in force December 31, 1904	92,715.43	844,810.51	
Total	$ 207,607.70	$ 1,621,643.29	
Deduct loading, 20 per cent.	41,521.54	324,328.66	
Net amount of uncollected and deferred premiums	$ 166,086.16	$ 1,297,314.63	1,463,400.79
All other assets, viz.: Net unreported annuities			14,769.01
Gross assets			$ 68,601,835.35

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 8,759.98	
Cash advanced to agents	259,047.35	
Agents' debit balances	2,057.58	
Bills receivable	88,368.33	
Total		358,233.24
Total admitted assets		$ 68,243,602.11

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Pennsylvania Insurance Department on the Actuaries' Table of Mortality with 4 per cent. interest and the 3 and 3½ per cent. American Tables	$54,017,943.00	
Same for reversionary additions	914,630.00	
Same for annuities (including those in reduction of premiums)	1,886,990.00	
Total	$56,819,563.00	
Deduct net value of risks of this company re-insured in other solvent companies	80,106.00	
Net reserve		$ 56,739,457.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,301,316.00
Trust deposits		14,947.00
Claims for death losses in process of adjustment or adjusted and not due	$ 341,095.36	
Total policy claims		341,095.36
Premiums paid in advance including surrender values so applied		56,400.51
Commissions due to agents on premium notes when paid		6,152.18

Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued	$	14,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		155,699.98
Dividends apportioned, payable to policy-holders during 1905		162,363.04
Accumulated surplus fund		2,641,179.49
Five year option		612,870.24
Life rate endowment		521,406.78
Four per cent. bonds		291,466.31
Six per cent. bonds		91,308.00
Special 3½ per cent. reserve		1,062,679.00
Total	$	64,012,340.89
Unassigned funds—surplus		4,231,261.22
Total liabilities	$	68,243,602.11

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	74,308	$173,664,081.00	34,079	$ 72,127,337.00	16,670	$ 51,267,954.00	$ 1,270,986.00	125,057	$ 298,330,358.00
Issued during year	10,050	19,613,491.00	5,430	9,751,176.00	5,099	15,747,472.00		20,579	45,112,139.00
Revived during year	2,674	6,168,270.00	1,390	2,356,911.00	2,486	7,474,556.00	2,393.00	6,550	16,002,030.00
Increased during year	99	198,410.00	80	149,452.00	311	911,225.00	167,434.00	490	1,426,521.00
Totals before transfers	87,131	199,644,252.00	40,979	84,384,876.00	24,566	75,401,107.00			
Transfers, deductions	99	198,410.00	80	149,452.00	311	911,225.00			
Transfers, additions	337	932,819.00	110	241,520.00	43	84,748.00			
Balance of transfers	238	734,409.00	30	92,068 00	268	826,477.00			
Totals after transfers	87,369	200,378,661.00	41,009	84,476,944.00	24,298	74,574,630.00	1,440,813.00	152,676	360,871,048.00
Deduct ceased:									
By death	814	2,323,395.00	216	454,668.00	139	450,679.00	21,258.00	1,169	3,250,000.00
By maturity			449	1,095,464.00			26,073.00	449	1,121,537.00
By expiry	2	24,000.00			512	1,523,760.00		514	1,547,760.00
By surrender	627	1,652,219.00	493	1,127,386.00	925	2,096,999.00	25,912.00	1,845	4,882,516.00
By lapse	3,570	6,650,312.00	1,573	2,574,842.00	2,255	6,736,270.00	5,437.00	7,398	15,966,861.00
By decrease	112	523,325.00	80	411,099.00	311	1,151,663.00		503	2,086,087.00
Total terminated	5,125	11,173,251.00	2,811	5,663,459.00	3,942	11,939,371.00	78,680.00	11,878	28,845,761.00
Outstanding end of year	82,244	189,205,410.00	38,198	78,813,485.00	20,356	62,635,259.00	1,362,133.00	140,798	332,016,287.00
Policies re-insured								103	2,640,133.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 797, representing in annual payments $342,323.82.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	3,540	$ 6,642,921.00
Policies issued during the year	685	1,153,621.00
Total	4,225	$ 7,796,542.00
Deduct ceased to be in force during the year	239	446,493.00
Policies in force December 31, 1904	3,986	$ 7,350,049.00
Losses and claims unpaid December 31, 1903	2	1,086.00
Losses and claims incurred during the year	18	36,630.63
Total	20	$ 37,716.63
Losses and claims settled during the year, in cash	18	35,130.63
Losses and claims unpaid December 31, 1904	2	2,586.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		257,553.23

PHŒNIX MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1851. Commenced Business May, 1851.

JOHN M. HOLCOMBE, President. SILAS H. CORNWELL, Secretary.

Home Office, 49 Pearl Street, Hartford, Conn.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 16,369,315.19

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,975.34 for first year's re-insurance	$ 437,204.04	
Surrender values applied to pay first year's premiums	2,106.95	
Total first year's premiums on original policies	$ 439,310.99	
Dividends applied to purchase paid-up additions and annuities	62,222.00	
Surrender values applied to purchase paid-up insurance and annuities	85,914.00	
Consideration for original annuities involving life contingencies	9,965.56	
Consideration for supplementary contracts involving life contingencies,	446.00	
Total new premiums	$ 597,858.55	
Renewal premiums without deduction for commissions or other expenses, less $24,309.70 for re-insurance on renewals	2,383,656.72	
Dividends applied to pay renewal premiums	216,343.52	
Surrender values applied to pay renewal premiums	7,167.54	
Total renewal premiums	$ 2,607,167.78	
Total premium income		3,205,026.33
Consideration for supplementary contracts not involving life contingencies		5,675.00
Premium notes, loans or liens restored by revival of policies		56.00
Interest on mortgage loans	$ 534,864.82	
Interest on bonds and dividends on stocks	198,671.07	
Interest on premium notes, policy loans or liens	72,582.09	
Interest on other debts due the company	8,537.61	
Rent from company's property, including $8,000.00 for company's own occupancy	37,700.75	
Total interest and rents		852,574.79

Profit on sale or maturity of ledger assets		$ 20,133.42
From other sources		605.71
Total income		$ 4,084,071.23
Sum of both amounts		$ 20,453,386.42

DISBURSEMENTS.

For death claims (less $7,912.90 re-insurance), $1,073,330.19; additions, $12,337.00	$ 1,085,667.19	
For matured endowments, $123,312.00; additions, $5,220.50	128,532.50	
Net amount paid for losses and matured endowments	$ 1,214,199.69	
For annuities involving life contingencies	9,974.64	
Premium notes voided by lapse	4,636.50	
Surrender values paid in cash	193,667.18	
Surrender values applied to pay new premiums	2,106.95	
Surrender values applied to pay renewal premiums	7,167.54	
Surrender values applied to purchase paid-up insurance and annuities	85,914.00	
Dividends paid to policy-holders in cash	4,883.11	
Dividends applied to pay renewal premiums	216,343.52	
Dividends applied to purchase paid-up additions and annuities	62,222.00	
Total paid policy-holders	$ 1,808,115.13	
Paid for claims on supplementary contracts not involving life contingencies	5,316.77	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $232,331.23; renewal premiums, $163,912.76; annuities (original), $498.28	396,742.27	
Commuting renewal commission	2,750.00	
Salaries and allowances for agencies, including managers, agents and clerks	55,400.05	
Agency supervision, traveling and all other expenses	22,995.33	
Medical examiners' fees	42,006.00	
Inspection of risks	4,219.14	
Salaries and all other compensation of officers and Home Office employees	96,620.13	
Rent, including $8,000.00 for company's own occupancy	30,356.34	
Advertising, $9,236.02; printing and stationery, $20,300.13; postage, $12,987.31	42,523.46	
Legal expenses	3,496.83	
Furniture, fixtures and safes	2,795.96	
Insurance taxes, licenses and department fees	86,310.01	
Taxes on real estate	8,473.37	
Repairs and expenses (other than taxes) on real estate	10,708.66	
Loss on sale or maturity of ledger assets, including sums charged off from cost of real estate	22,912.12	
All other disbursements	17,712.76	
Total disbursements		2,652,454.33
Balance		$ 17,800,932.09

LEDGER ASSETS.

Book value of real estate	$ 674,441.19	
Mortgage loans on real estate	10,983,855.28	
Loans made to policy-holders on this company's policies, assigned as collateral	1,071,589.00	
Premium notes on policies in force	210,573.45	
Book value of bonds and stocks	4,410,494.26	
Deposited in trust companies and banks on interest	449,821.81	
Cash in company's office	157.10	
Total ledger assets		$ 17,800,932.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 215,588.22	
Interest due on premium notes, policy loans or liens	3,567.87	
Total interest due and accrued		$ 219,156.09
Market value of bonds and stocks over book value		192,253.34

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 9,982.41	$ 113,292.14	
Gross deferred premiums on policies in force December 31, 1904	22,698.49	171,020.21	
Total	$ 32,680.90	$ 284,312.35	
Deduct loading, 18 per cent.	5,882.56	51,176.21	
Net amount of uncollected and deferred premiums	$ 26,798.34	$ 233,136.14	259,934.48
Total admitted assets			$ 18,472,276.00

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on all policies issued prior to January 1, 1901, and on all policies issued subsequent to January 1, 1901, on the American Table of Mortality, with 3½ per cent. interest on non-participating policies and with 3 per cent. interest on participating policies	$16,950,614.00	
Same for reversionary additions	462,876.00	
Same for annuities (including those in reduction of premiums)	92,248.00	
Total	$17,505,738.00	
Deduct net value of risks of this company re-insured in other solvent companies	100,358.00	
Net reserve		$ 17,405,380.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		26,839.00
Claims for death losses in process of adjustment or adjusted and not due	$ 11,323.00	
Claims for death losses which have been reported and no proofs received,	20,148.00	
Total policy claims		31,471.00
Premiums paid in advance		23,084.00
Dividends apportioned, payable to policy-holders during 1905		8,914.00
Other liabilities, viz.: Special policy reserve		175,000.00
Total		$ 17,670,688.00
Unassigned funds—surplus		801,588.00
Total liabilities		$ 18,472,276.00

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	19,028	$33,005,850.00	22,453	$34,688,342.00	3,629	$ 6,779,860.00	$ 669,683.00	45,110	$ 75,143,735.00
Issued during year	186	392,858.00	6,053	9,027,200.00	896	2,074,571.00	102,895.00	7,135	11,597,524.00
Revived during year	4	5,550.00	16	29,250.00	2	5,000.00	1,705.00	22	41,505.00
Increased during year	----------	5,747.00	----------	10,600.00	----------	8,500.00	----------	----------	24,857.00
Totals before transfers	19,218	33,410,005.00	28,522	43,755,392.00	4,527	8,867,931.00	----------	----------	----------
Transfers, deductions	199	377,902.00	297	491,617.00	208	788,374.00	----------	----------	----------
Transfers, additions	69	161,025.00	326	516,476.00	309	980,392.00	----------	----------	----------
Balance of transfers	130	216,877.00	29	24,859.00	101	192,018.00	----------	----------	----------
Totals after transfers	19,088	33,193,128.00	28,551	43,780,251.00	4,628	9,059,949.00	774,283.00	52,267	86,807,611.00
Deduct ceased:									
By death	453	777,574.00	170	226,462.00	33	55,556.00	12,337.00	656	1,071,929.00
By maturity	----------	----------	91	123,312.00	----------	----------	5,220.00	91	128,532.00
By expiry	----------	----------	----------	----------	106	169,080.00	----------	106	169,080.00
By surrender	281	623,223.00	355	662,959.00	36	48,816.00	17,546.00	672	1,352,544.00
By lapse	85	284,818.00	1,423	2,140,464.00	502	1,067,710.00	2,728.00	2,010	3,495,720.00
By decrease	----------	25,800.00	----------	41,500.00	----------	27,622.00	----------	----------	94,922.00
Total terminated	819	1,711,415.00	2,039	3,194,697.00	677	1,368,784.00	37,831.00	3,535	6,312,727.00
Outstanding end of year	18,269	31,481,713.00	26,512	40,585,554.00	3,951	7,691,165.00	736,452.00	48,732	80,494,884.00
Policies re-insured	31	274,050.00	22	191,500.00	33	377,559.00	----------	89	842,759.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 71, representing in annual payments $12,357.09.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,367	$ 1,868,535.00
Policies issued during the year	478	583,491.00
Total	1,845	$ 2,452,026.00
Deduct ceased to be in force during the year	271	331,500.00
Policies in force December 31, 1904	1,574	$ 2,120,526.00
Losses and claims incurred during the year	20	21,000.00
Total	20	$ 21,000.00
Losses and claims settled during the year, in cash	20	21,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		78,944.32

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Incorporated February 25, 1875. Commenced Business August 10, 1875.

EDWARD W. SCOTT, President. WILLIAM E. STEVENS, Secretary.

Home Office, 346 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 6,399,745.44

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,118.03 for first year's re-insurance	$ 654,013.47	
Surrender values applied to purchase paid-up insurance and annuities	12,893.55	
Consideration for original annuities involving life contingencies	66,812.00	
Total new premiums	$ 733,719.02	
Renewal premiums without deduction for commissions or other expenses, less $6,349.65 for re-insurance on renewals	2,797,697.34	
Dividends applied to pay renewal premiums	127,881.51	
Total renewal premiums	$ 2,925,578.85	
Total premium income		3,659,297.87
Consideration for supplementary contracts not involving life contingencies		26,979.30
Premium notes, loans or liens restored by revival of policies		728.29
Interest on mortgage loans	$ 27,608.05	
Interest on collateral loans	411.00	
Interest on bonds and dividends on stocks	25,446.57	
Interest on premium notes, policy loans or liens	123,946.33	
Interest on other debts due the company	7,146.68	
Rent from company's property	261,262.09	
Total interest and rents		445,820.72
Profit on sale or maturity of ledger assets		238,145.35
From other sources		750.00
Total income		$ 4,371,721.53
Sum of both amounts		$ 10,771,466.97

DISBURSEMENTS.

For death claims (less $42,143.00 re-insurance)	$ 1,454,171.38	
For matured endowments	1,000.00	
Net amount paid for losses and matured endowments	$ 1,455,171.38	
For annuities involving life contingencies	15,782.40	
Premium notes voided by lapse	13,757.48	
Surrender values paid in cash	227,209.62	
Surrender values applied to purchase paid-up insurance and annuities	12,893.55	
Dividends paid to policy-holders in cash	45,997.84	
Dividends applied to pay renewal premiums	127,881.51	
Total paid policy-holders	$ 1,898,693.78	
Paid for claims on supplementary contracts not involving life contingencies	81,536.00	
Paid stockholders for interest or dividends	6,972.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $338,941.97; renewal premiums, $176,088.91; annuities, $2,560.05	517,590.93	
Salaries and allowances for agencies, including managers, agents and clerks	101,989.57	
Agency supervision, traveling and all other expenses	125,510.05	
Medical examiners' fees	69,484.37	
Inspection of risks	16,756.04	
Salaries and all other compensation of officers and Home Office employees	275,844.58	
Rent, less $1,066.75 received under sublease	69,239.83	
Advertising, $23,346.81; printing and stationery, $27,081.29; postage, $25,550.65	75,978.75	
Legal expenses	38,332.00	
Furniture, fixtures and safes	7,353.82	
Insurance taxes, licenses and department fees	65,803.64	
Taxes on real estate	41,196.60	
Repairs and expenses (other than taxes) on real estate	158,714.96	
All other disbursements	32,040.67	
Total disbursements		$ 3,583,037.59
Balance		$ 7,188,429.38

LEDGER ASSETS.

Book value of real estate	$ 2,514,793.26	
Mortgage loans on real estate	700,295.22	
Loans secured by pledge of bonds, stocks or other collateral	9,200.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,289,450.96	
Premium notes on policies in force	261,446.16	
Book value of bonds and stocks	796,999.92	
Deposited in trust companies and banks on interest	360,695.92	
Cash in company's office	33,593.73	
Deposited in banks (not on interest)	93,967.56	
Bills receivable	980.88	
Agents' balances	77,005.77	
All other	50,000.00	
Total ledger assets		$ 7,188,429.38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,794.46
Interest accrued on bonds and stocks	10,765.39
Interest accrued on collateral loans	85.15
Interest due and accrued on premium notes, policy loans or liens	55,805.04

Interest accrued on other assets	$ 4,250.00	
Rents accrued on company's property or lease	6,561.02	
Total rents and interest due and accrued		$ 88,261.06
Market value of real estate over book value		189,706.74
Market value of bonds and stocks over book value		18,400.23

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 6,214.00	$ 220,414.00	
Gross deferred premiums on policies in force December 31, 1904	28,119.00	242,314.00	
Total	$ 34,333.00	$ 462,728.00	
Deduct loading, 20 per cent.	6,866.00	92,545.00	
Net amount of uncollected and deferred premiums	$ 27,467.00	$ 370,183.00	397,650.00
All other assets, viz.:			
Due from the Comptroller of the State of New York for excess taxes			13,235.50
Gross assets			$ 7,895,682.91

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 77,005.77	
Bills receivable	980.88	
Premium notes or loans on policies in excess of net value of their policies	33,220.00	
Total		111,206.65
Total admitted assets		$ 7,784,476.26

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of the State of New York on the Combined and American Tables of Mortality, with 4 and 3½ per cent. interest	$ 6,736,063.00	
Same for annuities (including those in reduction of premiums)	184,815.00	
Total	$ 6,920,878.00	
Deduct net value of risks of this company re-insured in other solvent companies	8,512.00	
Net reserve		$ 6,912,366.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		30,417.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		13,172.00
Claims for death losses in process of adjustment or adjusted and not due	$ 76,400.00	
Claims for death losses which have been reported and no proofs received	24,500.00	
Claims for death losses and other policy claims resisted by the company,	49,000.00	
Total policy claims		149,900.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		2,185.33
Other liabilities, viz.: Trust funds and accrued interest		26,795.82
Total		$ 7,134,836.15
Capital stock		100,000.00
Unassigned funds to provide for all contingencies		549,640.11
Total liabilities		$ 7,784,476.26

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	12,456	$ 24,887,512.00	2,189	$ 4,351,233.00	25,720	$68,703,452.00	$	40,365	$ 97,942,197.00
Issued during year			50	52,100.00	12,517	21,462,601.00		12,567	21,514,701.00
Revived during year	138	322,866.00	29	46,700.00	221	539,767.00		388	909,333.00
Increased during year	17	4,575.00		1,700.00	40	61,705.00		57	67,980.00
Totals before transfers	12,611	25,214,953.00	2,268	4,451,733.00	38,498	90,767,525.00			
Transfers, deductions	24	84,743.00	7	18,000.00	5,290	8,542,790.00			
Transfers, additions	4,462	7,228,955.00	844	1,361,835.00	15	54,743.00			
Balance of transfers	4,438	7,144,212.00	837	1,343,835.00	5,275	8,488,047.00			
Totals after transfers	17,049	32,359,165.00	3,105	5,795,568.00	33,223	82,279,478.00		53,377	120,434,211.00
Deduct ceased:									
By death	150	345,849.00	12	47,100.00	378	1,069,367.00		540	1,462,316.00
By maturity			3	7,000.00				3	7,000.00
By expiry					2,414	4,939,433.00		2,414	4,939,433.00
By surrender	165	517,298.00	59	182,607.00	94	206,560.00		318	906,465.00
By lapse	1,106	1,179,023.00	149	217,001.00	6,950	16,485,203.00		8,205	17,881,227.00
By decrease		151,202.00		19,620.00		610,103.00			780,925.00
Total terminated	1,421	2,193,372.00	223	473,328.00	9,836	23,310,666.00		11,480	25,977,366.00
Outstanding end of year	15,628	30,165,793.00	2,882	5,322,240.00	23,387	58,968,812.00		41,897	94,456,845.00
Policies re-insured	1	30,000.00			31	328,300.00		32	358,300.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 11, representing in annual payments $17,307.40.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,384	$ 3,047,911.00
Policies issued during the year	402	817,746.00
Total	1,786	$ 3,865,657.00
Deduct ceased to be in force during the year	287	583,251.00
Policies in force December 31, 1904	1,499	$ 3,282,406.00
Losses and claims unpaid December 31, 1903	2	26,500.00
Losses and claims incurred during the year	26	72,304.00
Total	28	$ 98,804.00
Losses and claims settled during the year, in cash	27	97,804.00
Losses and claims unpaid December 31, 1904	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		122,144.02

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Incorporated, 1873. Commenced Business, 1876.

JOHN F. DRYDEN, President. EDWARD GRAY, Secretary.

Home Office, 761 to 769 Broad Street, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 68,968,499.60

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $48,825.73 for first year's re-insurance	$ 7,464,573.22	
Surrender values applied to pay first year's premiums	854.73	
Total first year's premiums on original policies	$ 7,465,427.95	
Dividends applied to purchase paid-up additions and annuities	29,440.37	
Surrender values applied to purchase paid-up insurance and annuities	876,406.30	
Consideration for original annuities involving life contingencies	100,704.67	
Consideration for supplementary contracts involving life contingencies	3,778.10	
Total new premiums	$ 8,475,757.39	
Renewal premiums without deduction for commissions or other expenses, less $105,660.78 for re-insurance on renewals	32,605,035.00	
Dividends applied to pay renewal premiums	71,227.04	
Surrender values applied to pay renewal premiums	1,754.95	
Renewal premiums for deferred annuities	1,922.95	
Total renewal premiums	$32,679,939.94	
Total premium income		41,155,697.33
Consideration for supplementary contracts not involving life contingencies		98,144.49
Premium notes, loans or liens restored by revival of policies		24,312.72
Interest on mortgage loans	$ 652,156.25	
Interest on collateral loans	287,002.16	
Interest on bonds and dividends on stocks	1,444,285.33	
Interest on premium notes, policy loans or liens	124,852.15	

Interest on other debts due the company	$ 169,418.36	
Rent from company's property, including $399,501.40 for company's own occupancy	769,897.52	
Total interest and rents		$ 3,447,611.77
Profit on sale or maturity of ledger assets		2,792.03
From other sources		550.00
Total income		$ 44,729,108.34
Sum of both amounts		$ 113,697,607.94

DISBURSEMENTS.

For death claims (less $62,000.00 re-insurance), $11,104,794.97; additions, $153,710.68	$11,258,505.65	
For matured endowments, $49,115.36; additions, $52.00	49,167.36	
Net amount paid for losses and matured endowments	$11,307,673.01	
For annuities involving life contingencies	47,650.61	
Surrender values paid in cash	375,470.10	
Surrender values applied to pay new premiums	854.73	
Surrender values applied to pay renewal premiums	1,754.95	
Surrender values applied to purchase paid-up insurance and annuities	876,406.30	
Dividends paid to policy-holders in cash	784,921.66	
Dividends applied to pay renewal premiums	71,227.04	
Dividends applied to purchase paid-up additions and annuities	29,440.37	
Total paid policy-holders	$13,495,398.77	
Paid for claims on supplementary contracts not involving life contingencies	13,507.23	
Paid stockholders for interest or dividends	200,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,889,961.29; renewal premiums, $3,917,523.13; annuities (original), $4,862.55; (renewals), $64.20	7,812,411.17	
Commuting renewal commissions	17,263.81	
Salaries and allowances for agencies, including managers, agents and clerks	2,857,885.60	
Agency supervision, traveling and all other expenses	302,675.40	
Medical examiners' fees	596,379.80	
Inspection of risks	20,456.22	
Salaries and all other compensation of officers and Home Office employees	1,358,854.38	
Rent, including $399,501.40 for company's own occupancy, less $1,492.56, received under sublease	676,587.93	
Advertising, $219,232.86; printing and stationery, $310,958.29; postage, exchange and express, $110,141.04	640,332.19	
Legal expenses	97,836.61	
Furniture, fixtures and safes	37,954.19	
Insurance taxes, licenses and department fees	676,609.79	
Taxes on real estate	161,419.77	
Repairs and expenses (other than taxes) on real estate	263,865.69	
Loss on sale or maturity of ledger assets	6,349.06	
All other disbursements	657,753.72	
Total disbursements		29,893,541.33
Balance		$ 83,804,066.61

LEDGER ASSETS.

Book value of real estate	$12,494,957.86	
Mortgage loans on real estate	15,682,358.73	
Loans secured by pledge of bonds, stocks or other collateral	5,665,100.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,993,878.53	
Premium notes on policies in force	434,071.59	
Book value of bonds and stocks	40,697,570.44	
Deposited in trust companies and banks on interest	6,154,811.25	
Cash in company's office	127,334.94	
Deposited in banks (not on interest)	550,536.90	
Bills receivable	3,446.37	
Total ledger assets		$ 83,804,066.61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 321,110.26	
Interest accrued on bonds and stocks	282,393.36	
Interest accrued on collateral loans	17,861.55	
Interest accrued on premium notes, policy loans or liens	1,805.04	
Interest due on other assets	1,291.12	
Rents due and accrued on company's property or lease	17,314.52	
Total rents and interest due and accrued		641,775.85
Market value of bonds and stocks over book value		1,430,997.43
Due from other companies for losses or claims on policies of this company re-insured,		526.37

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 67,539.49	$ 1,009,491.67	
Gross deferred premiums on policies in force December 31, 1904	489,157.18	1,877,119.82	
Total	$ 556,696.67	$ 2,886,611.49	
Deduct loading, 50 and 20 per cent.	112,231.85	693,041.54	
Net amount of uncollected and deferred premiums	$ 444,464.82	$ 2,193,569.95	2,638,034.77
All other assets, viz.:			
Furniture, fixtures and safes			50,000.00
Stationery and printed matter, $10,000.00; law libraries, $6,815.14			16,815.14
Gross assets			$ 88,582,216.17

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 66,815.14	
Bills receivable	3,446.37	
Total		70,261.51
Total admitted assets		$ 88,511,954.66

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on policies issued prior to January 1, 1901, and the American Experience Table of Mortality, with 3 per cent. interest on policies issued subsequent to December 31, 1900	$69,638,009.00	
Same for reversionary additions	121,406.00	
Same for annuities (including those in reduction of premiums)	560,489.00	
Total		$ 70,319,904.00

Deduct net value of risks of this company re-insured in other solvent companies	$ 286,986.00	
Net reserve		$ 70,032,918.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		206,306.97
Liability on policies cancelled and not included in item 1, upon which a surrender value may be demanded		173,416.00
Claims for death losses in process of adjustment or adjusted and not due	$ 180,327.16	
Claims for death losses which have been reported and no proofs received	189,896.46	
Claims for matured endowments due and unpaid	2,590.00	
Claims for death losses and other policy claims resisted by the company,	60,176.00	
Due and unpaid on annuity claims involving life contingencies	215.00	
Total policy claims		433,204.62
Premiums paid in advance, including surrender values so applied		327,792.64
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		155,784.88
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		70,879.77
Dividends apportioned, payable to policy-holders during 1905		16,803.18
Special reserve		3,711,122.00
Other liabilities		63,277.98
Total		$ 75,191,506.04
Capital stock		2,000,000.00
Unassigned funds—surplus		11,320,448.62
Total liabilities		$ 88,511,954.66

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	201,366	$239,984,714.00	59,636	$ 60,289,743.00	9,849	$ 16,866,870.00	$ 181,576.00	270,851	$ 317,322,903.00
Issued during year	66,939	74,739,749.00	26,201	21,857,075.00	3,000	7,772,885.00	64,699.00	96,140	104,434,408.00
Revived during year	3,512	3,163,423.00	1,332	916,093.00	74	165,410.00		4,918	4,244,026.00
Increased during year		299,088.00		432,157.00		74,486.00			805,731.00
Totals before transfers	271,817	318,186,974.00	87,169	83,495,068.00	12,923	24,879,651.00			
Transfers, deductions	10,036	11,630,754.00	1,786	1,856,269.00					
Transfers, additions					11,822	13,487,023.00			
Balance of transfers	10,036	11,630,754.00	1,786	1,856,269.00	11,822	13,487,023.00			
Totals after transfers	261,781	306,556,220.00	85,383	81,638,799.00	24,745	38,366,674.00	246,275.00	371,909	426,807,968.00
Deduct ceased:									
By death	1,286	2,025,521.00	384	552,227.00	61	211,570.00	2,067.00	2,271	2,791,385.00
By maturity			56	49,633.00		2,365.00	52.00	56	52,050.00
By expiry					11,600	16,071,351.00		11,600	16,071,351.00
By surrender	1,172	1,736,354.00	646	805,198.00		1,270.00	3,778.00	1,818	2,636,600.00
By lapse	23,295	17,828,614.00	7,885	4,540,864.00	622	1,579,122.00		31,802	23,948,600.00
By decrease	13	276,504.00	2	81,215.00	9	209,494.00		24	567,213.00
Total terminated	26,306	21,866,993.00	8,973	6,119,137.00	12,292	18,075,172.00	5,897.00	47,571	46,067,199.00
Outstanding end of year	235,475	284,689,227.00	76,410	75,519,662.00	12,453	20,291,502.00	240,378.00	324,338	380,740,769.00
Policies re-insured	119	3,288,284.00	15	375,000.00	48	1,603,561.00	345.00	182	5,267,190.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 190, representing in annual payments $59,381.00.
EXHIBIT OF INDUSTRIAL POLICIES—In force December 31, 1904: Number, 5,642,335, in amount $675,992,239.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,711	$ 2,897,166.00
Policies issued during the year	1,143	1,737,296.00
Total	2,854	$ 4,634,462.00
Deduct ceased to be in force during the year	340	491,617.00
Policies in force December 31, 1904	2,514	$ 4,142,845.00
Losses and claims unpaid December 31, 1903	3	6,000.00
Losses and claims incurred during the year	17	28,439.00
Total	20	$ 34,439.00
Losses and claims settled during the year, in cash	18	22,439.00
Losses and claims unpaid December 31, 1904	2	12,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		144,387.96

RELIANCE LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March 31, 1903. Commenced Business May 4, 1903.

JAMES H. REED, President. L. C. ROBENS, Secretary.

Home Office, Farmers Bank Building, 5th Avenue and Wood Street, Pittsburg, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,053,734.97

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,418.80 for first year's re-insurance	$ 135,604.14	
Dividends applied to purchase paid-up additions and annuities	334.41	
Total new premiums	$ 135,938.55	
Renewal premiums without deduction for commissions or other expenses, less $2,210.51 for re-insurance on renewals	31,206.01	
Total renewal premiums	$ 31,206.01	
Total premium income		167,144.56
Interest on mortgage loans	$ 1,436.81	
Interest on bonds and dividends on stocks	36,817.75	
Interest on premium notes, policy loans or liens	2,292.70	
Interest on other debts due the company	24,455.86	
Total interest		65,003.12
From other sources		446.77
Total income		$ 232,594.45
Sum of both amounts		$ 2,286,329.42

DISBURSEMENTS.

For death claims	$ 6,000.00	
Net amount paid for losses	$ 6,000.00	
Dividends applied to purchase paid-up additions and annuities	334.41	
Total paid policy-holders	$ 6,334.41	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $75,756.41; renewal premiums, $1,820.10	77,576.51	
Salaries and allowances for agencies, including managers, agents and clerks	29,130.74	
Agency supervision, traveling and all other expenses	4,423.88	
Medical examiners' fees	13,449.92	
Inspection of risks	3,366.97	
Salaries and all other compensation of officers and Home Office employees	44,497.28	
Rent	16,190.45	
Advertising, $59,388.34; printing and stationery, $12,743.38; postage, $1,156.00	73,287.72	
Legal expenses	1,793.79	
Furniture, fixtures and safes	843.96	
Insurance taxes, licenses and department fees	3,067.04	
All other disbursements	7,615.87	
Total disbursements		$ 281,578.54
Balance		$ 2,004,750.88

LEDGER ASSETS.

Mortgage loans on real estate	$ 188,246.75	
Loans made to policy-holders on this company's policies, assigned as collateral	30,000.00	
Book value of bonds and stocks	1,171,131.63	
Deposited in trust companies and banks on interest	538,103.56	
Cash in company's office	1,330.21	
Accounts receivable	1,868.90	
Agents' balances	74,069.83	
Total ledger assets		$ 2,004,750.8

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,141.35	
Interest accrued on bonds and stocks	18,108.41	
Total interest accrued		20,249.76

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 7,788.55	$ 5,337.06	
Gross deferred premiums on policies in force December 31, 1904	3,786.72	4,036.20	
Total	$ 11,575.27	$ 9,373.26	
Deduct loading, 25 per cent.	2,893.82	2,343.31	
Net amount of uncollected and deferred premiums	$ 8,681.45	$ 7,029.95	15,711.40
All other assets, viz.:			
Office furniture			8,381.03
Gross assets			$ 2,049,093.07

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 8,381.03	
Agents' debit balances	74,069.83	
Accounts receivable	1,868.90	
Total		$ 84,319.76
Total admitted assets		$ 1,964,773.31

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Pennsylvania Insurance Department on the American Experience Table of Mortality, with 3 per cent. interest	$ 221,169.00	
Total	$ 221,169.00	
Deduct net value of risks of this company re-insured in other solvent companies	1,175.00	
Net reserve		$ 219,994.00
Claims for death losses which have been reported and no proofs received	$ 1,000.00	
Total policy claims		1,000.00
Premiums paid in advance		446.77
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		1,253.50
Total		$ 222,694.27
Capital stock		1,000,000.00
Unassigned funds—surplus		742,079.04
Total liabilities		$ 1,964,773.31

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	223	$ 898,650.00	81	$ 268,500.00	20	$ 147,500.00	$	324	$ 1,314,650.00
Issued during year	985	2,182,077.00	632	907,130.00	55	196,500.00		1,672	3,285,707.00
Revived during year	2	3,500.00			1	5,000.00		3	8,500.00
Increased during year	4	6,200.00			2	2,000.00		6	8,200.00
Totals	1,214	3,090,427.00	713	1,175,630.00	78	351,000.00			
Transfers, deductions									
Transfers, additions		667.00							
Balance of transfers		667.00							
Totals after transfers	1,214	3,091,094.00	713	1,175,630.00	78	351,000.00		2,005	6,617,724.00
Deduct ceased:									
By death	3	7,000.00						3	7,000.00
By maturity									
By expiry					2	4,500.00		2	4,500.00
By surrender			1	1,000.00				1	1,000.00
By lapse	85	218,250.00	48	96,500.00	6	34,000.00		139	348,750.00
By decrease	9	28,000.00	5	10,200.00				14	38,200.00
Total terminated	97	253,250.00	54	107,700.00	8	38,500.00		159	399,450.00
Outstanding end of year	1,117	2,837,844.00	659	1,067,930.00	70	312,500.00		1,846	4,218,274.00
Policies re-insured					11	301,000.00		11	301,000.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Policies issued during the year	61	$ 138,500.00
Total	61	$ 138,500.00
Policies in force December 31, 1904	61	$ 138,500.00
Premiums collected or secured in cash and notes or credits without any deductions for losses, dividends, commissions or other expenses		4,396.08

SECURITY LIFE AND ANNUITY INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 29, 1901. Commenced Business, September 2, 1901.

J. VAN LINDLEY, President. GEORGE A. GRIMSLEY, Secretary.

Home Office, 212 South Elm Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$ 144,289.59	
Agents' balances	3,097.14	
Extended at		$ 147,386.73

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 43,050.36	
Consideration for supplementary contracts involving life contingencies,	13,449.00	
Total new premiums	$ 56,499.36	
Renewal premiums without deduction for commissions or other expenses	56,987.02	
Total renewal premiums	$ 56,987.02	
Total premium income		113,486.38
Consideration for supplementary contracts not involving life contingencies		7,105.00
Interest on mortgage loans	$ 1,368.00	
Interest on collateral loans	1,474.03	
Total interest		2,842.03
Total income		$ 123,433.41
Sum of both amounts		$ 270,820.14

DISBURSEMENTS.

For death claims	$ 7,000.00	
For supplementary contracts	7,105.00	
Net amount paid for losses and supplementary contracts	$ 14,105.00	
For annuities involving life contingencies	13,449.00	
Surrender values paid in cash	117.44	
Total paid policy-holders	$ 27,671.44	
Paid for claims on supplementary contracts not involving life contingencies	3,887.50	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $24,456.81; renewal premiums, $2,398.66	26,855.47	

Agency supervision, traveling and all other expenses	$ 1,205.04	
Medical examiners' fees	4,176.50	
Salaries and all other compensation of officers and Home Office employees	7,167.49	
Rent	600.00	
Advertising, printing and stationery, $2,150.36; postage, $285.00	2,435.36	
Legal expenses	400.00	
Insurance taxes, licenses and department fees	528.92	
Total disbursements		$ 74,927.72
Balance		$ 195,892.42

LEDGER ASSETS.

Guaranty capital deposited with Insurance Department	$ 100,000.00	
Mortgage loans on real estate	21,025.00	
Loans secured by pledge of bonds, stocks or other collateral	26,647.00	
Loans made to policy-holders on this company's policies, assigned as collateral	210.00	
Premium notes on policies in force	31,477.08	
Deposited in trust companies and banks on interest	2,908.31	
Cash in company's office and deposited in banks (not on interest)	10,749.98	
Agents' balances	1,868.80	
All other	1,006.25	
Total ledger assets		$ 195,892.42

NON-LEDGER ASSETS.

Total interest due and accrued			611.00
	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$	$ 2,147.19	
Gross deferred premiums on policies in force December 31, 1904		2,884.68	
Total		$ 5,031.87	
Deduct loading, 15 per cent.		754.78	
Net amount of uncollected and deferred premiums			4,277.09
Gross assets			$ 200,780.51

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 1,006.25	
Agents' debit balances	1,868.80	
Total		2,875.05
Total admitted assets		$ 197,905.46

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Actuary on the Actuaries' Table of Mortality, with 4 per cent. interest	$ 25,793.00	
Same for annuities (including those in reduction of premiums)	42,570.00	
Net reserve		$ 68,363.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		20,497.00
Total		$ 88,860.00
Capital stock		100,000.00
Unassigned funds—surplus		9,045.46
Total liabilities		$ 197,905.46

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	765	$ 2,008,900.00	1	$ 1,000.00	18	$ 31,000.00	$	784	$ 2,040,900.00
Issued during year	358	765,500.00	22	27,000.00	261	452,000.00		641	1,244,500.00
Revived during year	7	18,800.00						7	18,800.00
Increased during year		7,400.00				2,700.00			10,100.00
Totals before transfers	1,130	2,800,600.00	23	28,000.00	279	485,700.00		1,432	3,314,300.00
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers									
Deduct ceased:									
By death	6	17,000.00						6	17,000.00
By maturity									
By expiry									
By surrender	1	3,000.00						1	3,000.00
By lapse	79	178,500.00			6	12,500.00		85	191,000.00
By decrease		13,200.00				4,000.00			17,200.00
Total terminated	86	211,700.00			6	16,500.00		92	228,200.00
Outstanding end of year	1,044	2,588,900.00	23	28,000.00	273	469,200.00		1,340	3,086,100.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	763	$ 1,984,900.00
Policies issued during the year	575	1,155,400.00
Total	1,338	$ 3,140,300.00
Deduct ceased to be in force during the year	86	216,200.00
Policies in force December 31, 1904	1,252	$ 2,924,100.00
Losses and claims incurred during the year, commuted value	6	14,105.00
Total	6	$ 14,105.00
Losses and claims settled during the year, in cash		14,105.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		109,186.24

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

CHARLES M. TURNER, President. CHARLES A. LADUE, Registrar.

Home Office, Court and Chenango Streets, Binghamton, N. Y.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,098,676.41

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 372,986.86	
Consideration for original annuities involving life contingencies	2,000.00	
Total new premiums	$ 374,986.86	
Renewal premiums without deduction for commissions or other expenses	1,068,263.47	
Dividends applied to pay renewal premiums	9,022.96	
Surrender values applied to pay renewal premiums	11.98	
Total renewal premiums	$ 1,077,298.41	
Total premium income		1,452,285.27
Consideration for supplementary contracts not involving life contingencies		23,569.50
Premium notes, loans or liens restored by revival of policies		86.94
Interest on mortgage loans	$ 16,442.11	
Interest on collateral loans	2,450.36	
Interest on bonds and dividends on stocks	21,068.86	
Interest on premium notes, policy loans or liens	48,035.97	
Interest on other debts due the company	2,893.06	
Discount on claims paid in advance	241.21	
Rent from company's property	2,429.84	
Total interest and rents		93,561.41
From other sources		747,321.35
Total income		$ 2,316,824.47
Sum of both amounts		$ 4,415,500.88

DISBURSEMENTS.

For death claims, $446,344.83; additions, $8,865.57	$ 455,210.40	
Net amount paid for losses and matured endowments	$ 455,210.40	
For annuities involving life contingencies	218.00	
Premium notes voided by lapse	2,429.91	
Surrender values paid in cash	19,746.10	
Surrender values applied to pay renewal premiums	11.98	
Dividends applied to pay renewal premiums	9,022.96	
Total paid policy-holders	$ 486,639.35	
Paid for claims on supplementary contracts not involving life contingencies	2,589.00	
Commissions and bonuses to agents, first year's premiums, $288,848.46; renewal premiums, $57,279.68; annuities, $140.00	346,268.14	
Salaries and allowances for agencies, including managers, agents and clerks	128,203.34	
Agency supervision, traveling and all other expenses	15,767.06	
Medical examiners' fees	51,009.00	
Inspection of risks	11,019.68	
Salaries and all other compensation of officers and Home Office employees	54,453.73	
Rent	12,678.98	
Advertising, $8,255.46; printing and stationery, $8,833.64; postage, $7,532.12	24,621.22	
Legal expenses	2,231.34	
Furniture, fixtures and safes	3,495.18	
Insurance taxes, licenses and department fees	25,374.42	
Taxes on real estate	1,664.11	
Repairs and expenses (other than taxes) on real estate	657.85	
Loss on sale or maturity of ledger assets	1,406.25	
All other disbursements	109,169.47	
Total disbursements		$ 1,277,248.12
Balance		$ 3,138,252.76

LEDGER ASSETS.

Book value of real estate	$ 374,567.95	
Mortgage loans on real estate	306,956.00	
Loans secured by pledge of bonds, stocks or other collateral	25,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,474,800.41	
Premium notes on policies in force	18,709.49	
Book value of bonds and stocks	574,060.50	
Deposited in trust companies and banks on interest	212,947.88	
Cash in company's office	4,327.24	
Deposited in banks (not on interest)	9,970.58	
Agents' balances	136,412.71	
Total ledger assets		$ 3,138,252.76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,130.02	
Interest accrued on bonds and stocks	3,400.83	
Interest accrued on collateral loans	204.17	
Interest accrued on premium notes, policy loans or liens	40,787.60	
Interest accrued on other assets	190.00	
Total interest due and accrued		50,712.62

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 4,103.82	$ 82,050.17	
Gross deferred premiums on policies in force December 31, 1904	32,720.84	82,010.69	
Total	$ 36,824.66	$ 164,060.86	
Deduct loading, 20 per cent.	7,364.93	32,812.17	
Net amount of uncollected and deferred premiums	$ 29,459.73	$ 131,248.69	$ 160,708.42
Gross assets			$ 3,349,673.80

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 136,412.71	
Premium notes or loans on policies in excess of net value of their policies	117,117.21	
Book value of ledger assets over market value, viz.:		
Bonds	14,035.50	
Real estate	12,767.95	
Total		280,333.37
Total admitted assets		$ 3,069,340.43

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the New York State Insurance Department on the Combined American Experience Tables of Mortality, with 4, 3½ and 3 per cent. interest,	$ 2,419,362.00	
Same for annuities (including those in reduction of premiums)	4,115.00	
Net reserve		$ 2,423,477.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		65,967.13
Claims for death losses in process of adjustment or adjusted and not due	$ 29,071.30	
Claims for death losses and other policy claims resisted by the company,	15,000.00	
Total policy claims		44,071.30
Premiums paid in advance		5,983.95
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		24,019.49
Total		$ 2,563,518.87
Unassigned funds—surplus		505,821.56
Total liabilities		$ 3,069,340.43

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	3,246	$ 8,487,055.00	1,753	$ 2,174,054.00	17,072	$31,157,962.00	$ 567,713.00	22,071	$ 42,386,784.00
Issued during year	54	22,816.00	125	156,716.00	8,673	11,923,956.00	889,744.00	8,852	12,993,232.00
Revived during year			54	78,830.00	386	815,955.00		440	894,785.00
Increased during year									
Totals before transfers	3,300	8,509,871.00	1,932	2,409,600.00	26,131	43,897,873.00			
Transfers, deductions					3,647	5,098,136.00			
Transfers, additions	3,647	5,098,136.00							
Balance of transfers	3,647	-5,098,136.00			3,647	5,098,136.00			
Totals after transfers	6,947	13,608,007.00	1,932	2,409,600.00	22,484	38,799,737.00	1,457,457.00	31,363	56,274,801.00
Deduct ceased :									
By death	46	75,451.00	7	9,000.00	192	381,810.00		245	466,261.00
By maturity									
By expiry									
By surrender	38	51,303.00	5	6,000.00	59	144,732.00		102	202,035.00
By lapse	1,754	2,478,115.00	518	674,876.00	2,484	5,408,857.00		4,756	8,561,848.00
By decrease									
Total terminated	1,838	2,604,869.00	530	689,876.00	2,735	5,935,399.00		5,103	9,230,144.00
Outstanding end of year	5,109	11,003,138.00	1,402	1,719,724.00	19,749	32,864,338.00	1,457,457.00	26,260	47,044,657.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: representing in annual payments $386.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	481	$ 645,101.00
Policies issued during the year	183	217,456.00
Total	664	$ 862,557.00
Deduct ceased to be in force during the year	163	205,591.00
Policies in force December 31, 1904	501	$ 656,966.00
Losses and claims incurred during the year	2	2,000.00
Total	2	$ 2,000.00
Losses and claims settled during the year, in cash	2	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		20,054.03

SECURITY TRUST AND LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated May 25, 1871. Commenced Business July 15, 1895.

THOMAS BRADLEY, President. I. C. GARVERICK, Secretary.

Home Office, 1011 Chestnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 1,980,781.52

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,007.60 for first year's re-insurance	$ 235,952.57	
Surrender values applied to purchase paid-up insurance and annuities	24,894.00	
Consideration for original annuities involving life contingencies	1,861.72	
Total new premiums	$ 262,708.29	
Renewal premiums without deduction for commissions or other expenses	700,499.17	
Dividends applied to pay renewal premiums	74.12	
Consideration for annuities involving life contingencies	36.50	
Total renewal premiums	$ 700,609.79	
Total premium income		963,318.08
Consideration for supplementary contracts not involving life contingencies		7,350.00
Premium notes, loans or liens restored by revival of policies		1,285.53
Interest on mortgage loans	$ 5,833.37	
Interest on collateral loans	162.50	
Interest on bonds and dividends on stocks	12,105.91	
Interest on premium notes, policy loans or liens	14,956.09	
Rent from company's property, including $18,000.00 for company's own occupancy	210,241.39	
Total interest and rents		243,299.26
Profit on sale or maturity of ledger assets		150.00
From other sources		359.30
Total income		$ 1,215,762.17
Sum of both amounts		$ 3,196,543.69

DISBURSEMENTS.

For death claims	$ 368,511.91	
Net amount paid for losses	$ 368,511.91	
For annuities involving life contingencies	331.81	
Premium notes voided by lapse	7,372.51	
Surrender values paid in cash	40,895.25	
Surrender values applied to purchase paid-up insurance and annuities	24,894.00	
Health and accident insurance claims paid	1,991.88	
Dividends applied to pay new premiums	74.12	
Premiums returned to policy-holders	1,318.02	
Total paid policy-holders	$ 445,389.50	
Paid for claims on supplementary contracts not involving life contingencies	3,435.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $180,206.46; renewal premiums, $40,689.13	220,895.59	
Salaries and allowances for agencies, including managers, agents and clerks	3,419.62	
Agency supervision, traveling and all other expenses	5,253.25	
Medical examiners' fees	15,280.00	
Inspection of risks	6,114.93	
Salaries and all other compensation of officers and Home Office employees	56,441.74	
Rent, including $18,000.00 for company's own occupancy	21,738.03	
Advertising, $6,138.36; printing and stationery, $16,115.58; postage, $2,391.58	24,645.52	
Legal expenses	5,495.78	
Furniture, fixtures and safes	1,731.02	
Insurance taxes, licenses and department fees	21,420.15	
Taxes on real estate	28,477.20	
Repairs and expenses (other than taxes) on real estate	48,350.92	
All other disbursements	138,484.56	
Total disbursements		$ 1,046,572.81
Balance		$ 2,149,970.88

LEDGER ASSETS.

Book value of real estate	$ 1,307,000.00	
Mortgage loans on real estate	142,100.00	
Loans secured by pledge of bonds, stocks or other collateral	6,065.00	
Loans made to policy-holders on this company's policies, assigned as collateral	167,189.69	
Premium notes on policies in force	68,118.12	
Book value of bonds and stocks	303,140.83	
Deposited in trust companies and banks on interest	72,057.37	
Cash in company's office	5,182.40	
Deposited in banks (not on interest)	3,699.39	
Bills receivable	2,161.03	
Agents' balances	46,653.48	
All other	26,603.57	
Total ledger assets		$ 2,149,970.88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,024.57	
Interest accrued on bonds and stocks	3,694.33	
Interest accrued on collateral loans	164.60	
Interest accrued on premium notes, policy loans or liens	6,231.00	
Interest accrued on other assets	125.59	
Rents due and accrued on company's property or lease	9,084.05	
Total rents and interest due and accrued		24,324.14
Market value of real estate over book value		247,500.00
Market value of bonds and stocks over book value		6,594.17

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$	$ 25,512.43	
Gross deferred premiums on policies in force December 31, 1904	15,694.74	86,623.04	
Total	$ 15,694.74	$ 112,135.47	
Deduct loading, 15 per cent.	2,354.21	16,820.32	
Net amount of uncollected and deferred premiums	$ 13,340.53	$ 95,315.15	$ 108,655.68
All other assets, viz.:			
Cash in transmission			6,004.13
Gross assets			$ 2,543,049.00

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 18,500.00	
Suspense account	120.50	
Grable contract	2,283.07	
Total		20,903.57
Total admitted assets		$ 2,522,145.43

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Insurance Department of Pennsylvania on the American Table of Mortality, with 3 per cent. interest	$ 1,942,400.00	
Net reserve on all health and accident policies	6,068.00	
Same for annuities (including those in reduction of premiums)	3,315.00	
Total	$ 1,951,783.00	
Net reserve		$ 1,951,783.00
Claims for death losses in process of adjustment or adjusted and not due	$ 34,657.59	
Claims for death losses which have been reported and no proofs received	17,293.47	
Claims for death losses and other policy claims resisted by the company	14,699.56	
Total policy claims		66,650.62
Premiums paid in advance		27,930.00
Commissions due to agents on premium notes when paid		4,018.26
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		1,050.00
Interest accrued		11,354.16
Total		$ 2,062,786.04
Capital stock		500,000.00
Total liabilities		$ 2,562,786.04

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	4,896	$ 8,935,789.00	1,896	$ 3,498,677.00	2,976	$ 5,273,638.00	$	9,768	$ 17,708,104.00
Issued during year	2,005	4,339,710.00	587	888,219.00	122	225,801.00		2,714	5,453,730.00
Revived during year	59	112,850.00	20	49,000.00	10	23,180.00		89	185,030.00
Increased during year		10,800.00		2,500.00					13,300.00
Totals before transfers	6,960	13,399,149.00	2,503	4,438,396.00	3,108	5,522,619.00		12,571	23,360,164.00
Transfers, deductions	10	12,500.00	12	32,500.00	1	1,000.00			
Transfers, additions	19	40,000.00	4	6,000.00					
Balance of transfers	9	27,500.00	8	26,500.00	1	1,000.00			
Totals after transfers	6,969	13,426,649.00	2,495	4,411,896.00	3,107	5,521,619.00		12,571	23,360,164.00
Deduct ceased:									
By death	112	253,153.00	46	117,327.00	19	49,636.00		177	420,116.00
By maturity									
By expiry					126	377,881.00		126	377,881.00
By surrender	93	192,247.00	29	64,245.00	14	60,410.00		136	316,902.00
By lapse	721	1,128,409.00	490	787,968.00	100	195,440.00		1,311	2,111,817.00
By decrease		37,500.00		21,000.00		2,500.00			61,000.00
Total terminated	926	1,611,309.00	565	990,540.00	259	685,867.00		1,750	3,287,716.00
Outstanding end of year	6,043	11,815,340.00	1,930	3,421,356.00	2,848	4,835,752.00		10,821	20,072,448.00
Policies re-insured	1	40,000.00			6	72,000.00		7	112,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 4, representing in annual payments $342.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	310	$ 465,059.00
Policies issued during the year	60	71,387.00
Total	370	$ 536,446.00
Deduct ceased to be in force during the year	47	69,045.00
Policies in force December 31, 1904	323	$ 467,401.00
Losses and claims incurred during the year	8	9,044.00
Total	8	$ 9,044.00
Losses and claims settled during the year, in cash	4	4,956.00
Losses and claims unpaid December 31, 1904	4	4,088.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		11,318.87

SOUTH ATLANTIC LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated February 20, 1900. Commenced Business May 9, 1900.

EDMUND STRUDWICK, President. LOUIS T. DOBIE, Secretary.

Home Office, 827 E. Main Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 295,567.50

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $864.04 for first year's re-insurance	$ 17,410.72	
Total new premiums	$ 17,410.72	
Renewal premiums without deduction for commissions or other expenses, less $5,600.32 for re-insurance on renewals	73,027.49	
Total renewal premiums	$ 73,027.49	
Total premium income		90,438.21
Interest on collateral loans	1,590.39	
Interest on bonds and dividends on stocks	8,337.00	
Interest on premium notes, policy loans or liens	132.74	
Interest on other debts due the company	797.38	
Total interest and rents		10,857.51
Profit on sale or maturity of ledger assets		6,596.69
From other sources		1,500.00
Total income		$ 109,392.41
Sum of both amounts		$ 404,959.91

DISBURSEMENTS.

For death claims (less $950.00 re-insurance)	$ 17,050.00	
Net amount paid for losses	$ 17,050.00	
Surrender values paid in cash	632.05	
Dividends paid to policy-holders in cash	10.06	
Total paid policy-holders	$ 17,692.11	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $12,089.52; renewal premiums, $4,599.01	16,688.53	
Salaries and allowances for agencies, including managers, agents and clerks	3,430.90	
Agency supervision, traveling and all other expenses	1,804.40	
Medical examiners' fees	2,019.50	
Inspection of risks	228.20	
Salaries and all other compensation of officers and Home Office employees	15,891.32	
Rent for company's own occupancy	2,500.00	
Advertising, $613.85; printing and stationery, $1,003.82; postage, $715.62	2,333.29	
Legal expenses	1,197.17	
Furniture, fixtures and safes	30.50	
Insurance taxes, licenses and department fees	2,894.74	
All other disbursements	10,954.70	
Total disbursements		$ 77,665.38
Balance		$ 327,294.55

LEDGER ASSETS.

Mortgage loans on real estate	$ 23,000.00	
Loans secured by pledge of bonds, stocks or other collateral	16,900.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,501.63	
Premium notes on policies in force	6,862.13	
Book value of bonds and stocks	206,190.41	
Deposited in trust companies and banks on interest	56,358.89	
Cash in company's office	144.20	
Deposited in banks (not on interest)	5,135.87	
Bills receivable	157.95	
Agents' balances	9,635.05	
All other	408.42	
Total ledger assets		$ 327,294.55

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 566.81	
Interest due and accrued on bonds and stocks	1,548.66	
Total interest due and accrued		2,115.47
Market value of bonds and stocks over book value		10,707.09

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 483.14	$ 7,879.25	
Gross deferred premiums on policies in force December 31, 1904	291.67	2,365.42	
Total	$ 774.81	$ 10,244.72	
Deduct loading, 20 per cent.	154.96	2,048.94	
Net amount of uncollected and deferred premiums	$ 619.85	$ 8,195.78	8,815.63
All other assets, viz.:			
Furniture, fixtures, etc.			4,883.90
Gross assets			$ 353,816.64

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 4,883.90	
Agents' debit balances	9,635.05	
Bills receivable	157.95	
Premium notes or loans on policies in excess of net value of their policies	5,162.13	
Total		$ 19,839.03
Total admitted assets		$ 333,977.61

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Actuaries' and American Experience Tables of Mortality, with 4 and 3½ per cent. interest after January 1, 1902, American 3½ per cent. interest	$ 133,478.00	
Total	$ 133,478.00	
Deduct net value of risks of this company re-insured in other solvent companies	6,535.00	
Net reserve		$ 126,943.00
Other liabilities		414.12
Total		$ 127,357.12
Capital stock		200,000.00
Unassigned funds—surplus		6,620.49
Total liabilities		$ 333,977.61

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	1,664	$ 2,457,562.00	184	$ 270,500.00	146	$ 350,000.00	$	1,994	$ 3,078,062.00
Issued during year	338	427,000.00	21	35,000.00	48	128,000.00		407	590,000.00
Revived during year	18	13,841.00	1	1,000.00				19	14,841.00
Increased during year									
Totals before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	2,020	2,898,403.00	206	306,500.00	194	478,000.00		2,420	3,682,903.00
Deduct ceased:									
By death	5	11,000.00			2	7,000.00		7	18,000.00
By maturity									
By expiry									
By surrender	1	500.00						1	500.00
By lapse	411	493,450.00	68	97,000.00	50	135,600.00		529	726,050.00
By decrease					1	1,000.00		1	1,000.00
Total terminated	417	504,950.00	68	97,000.00	53	143,600.00		538	745,550.00
Outstanding end of year	1,603	2,393,453.00	138	209,500.00	141	334,400.00		1,882	2,937,353.00
Policies re-insured									242,250.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	394	$ 563,750.00
Policies issued during the year	151	195,500.00
Total	545	$ 759,250.00
Deduct ceased to be in force during the year	221	285,500.00
Policies in force December 31, 1904	324	$ 473,750.00
Losses and claims incurred during the year	1	1,000.00
Total	1	$ 1,000.00
Losses and claims settled during the year, in cash	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		12,805.51

STATE MUTUAL LIFE ASSURANCE COMPANY OF MASSACHUSETTS.

Incorporated March 16, 1844. Commenced Business June 1, 1845.

A. G. BULLOCK, President. H. M. WITTER, Secretary.

Home Office, 340 Main Street, Worcester, Mass.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 21,713,027.11

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $11,352.71 for first year's re-insurance	$ 477,956.17	
Dividends applied to purchase paid-up additions and annuities	121,480.92	
Consideration for original annuities involving life contingencies	5,953.75	
Total new premiums	$ 605,390.84	
Renewal premiums without deduction for commissions or other expenses, less $45,588.67 for re-insurance on renewals	3,100,105.26	
Dividends applied to pay renewal premiums	373,383.68	
Total renewal premiums	$ 3,473,488.94	
Total premium income		4,078,879.78
Consideration for supplementary contracts not involving life contingencies		11,216.65
Interest on mortgage loans	$ 152,744.94	
Interest on collateral loans	24,759.99	
Interest on bonds and dividends on stocks	623,235.74	
Interest on premium notes, policy loans or liens	119,739.38	
Interest on other debts due the company	21,541.21	
Discount on claims paid in advance	85.23	
Rent from company's property, including $20,000.00 for company's own occupancy	127,164.81	
Total interest and rents		1,069,271.30
Profit on sale or maturity of ledger assets		22,693.88
From other sources		567.25
Total income		$ 5,182,628.86
Sum of both amounts		$ 26,895,655.97

DISBURSEMENTS.

For death claims, $977,184.32; additions, $32,470.43	$ 1,009,654.75	
For matured endowments $187,306.54; additions, $9,599.00	196,905.54	
Net amount paid for losses and matured endowments	$ 1,206,560.29	
Premium notes voided by lapse	6,735.00	
Surrender values paid in cash	467,635.88	
Dividends paid to policy-holders in cash	16,536.65	
Dividends applied to pay renewal premiums	373,383.68	
Dividends applied to purchase paid-up additions and annuities	121,480.92	
Total paid policy-holders	$ 2,192,332.42	
Paid for claims on supplementary contracts not involving life contingencies	11,662.67	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $250,978.09; renewal premiums, $201,707.25; annuities, $228.15	452,913.49	
Commuting renewal commission	30,229.20	
Salaries and allowances for agencies, including managers, agents and clerks	66,529.68	
Agency supervision, traveling and all other expenses	7,009.98	
Medical examiners' fees	32,153.00	
Inspection of risks	2,624.81	
Salaries and all other compensation of officers and Home Office employees	74,195.09	
Rent, including $20,000.00 for company's own occupancy	46,101.64	
Advertising, $13,001.34; printing and stationery, $18,383.53; postage, $6,669.06	38,053.93	
Legal expenses	6,576.97	
Furniture, fixtures and safes	3,685.78	
Insurance taxes, licenses and department fees	69,687.55	
Taxes on real estate	22,141.76	
Repairs and expenses (other than taxes) on real estate	34,405.84	
All other disbursements, viz.:		
Sundry items of expense	25,599.05	
Premiums on bonds	49,575.05	
Profit and loss	2,695.82	
Total disbursements		$ 3,168,173.73
Balance		$ 23,727,482.24

LEDGER ASSETS.

Book value of real estate	$ 1,715,540.00	
Mortgage loans on real estate	3,502,968.00	
Loans secured by pledge of bonds, stocks or other collateral	611,445.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,853,812.00	
Book value of bonds and stocks	15,435,168.00	
Deposited in trust companies and banks on interest	425,642.81	
Cash in company's office	2,156.43	
Loans to corporations	180,750.00	
Total ledger assets		$ 23,727,482.24

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 44,498.61	
Interest accrued on bonds and stocks	198,588.60	
Interest due and accrued on collateral loans	6,718.42	
Interest due and accrued on premium notes, policy loans or liens	34,919.80	
Interest accrued on other assets	1,668.58	
Rents due and accrued on company's property or lease	8,596.85	
Total rents and interest due and accrued		294,990.86
Market value of bonds and stocks over book value		904,371.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 9,460.19	$ 228,343.40	
Gross deferred premiums on policies in force December 31, 1904	29,437.27	318,176.16	
Total	$ 38,897.46	$ 546,519.56	
Deduct loading, 20 per cent.	7,779.49	109,303.91	
Net amount of uncollected and deferred premiums	$ 31,117.97	$ 437,215.65	$ 468,333.62
Total admitted assets			$ 25,395,177.72

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Massachusetts Insurance Department on the Actuaries' and the American Tables of Mortality, with 4 and 3½ per cent. interest (policies issued prior to January 1, 1901, Actuaries' Table, 4 per cent. policies issued on and since January 1, 1901, American Table, 3½ per cent.)	$21,650,834.00	
Same for reversionary additions	981,891.00	
Same for annuities (including those in reduction of premiums)	6,443.00	
Total	$22,639,168.00	
Deduct net value of risks of this company re-insured in other solvent companies	132,216.00	
Net reserve		$ 22,506,952.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		54,816.00
Claims for death losses which have been reported and no proofs received	$ 64,628.00	
Claims for death losses and other policy claims resisted by the company	10,500.00	
Total policy claims		75,128.00
Premiums paid in advance, including surrender values so applied		51,311.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		4,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums, viz.: Dividends of 1902, 1903 and 1904, left with company with accumulations		65,633.00
Dividends apportioned, payable to policy-holders during 1905, on five-year dividend policies, 1900		38,575.00
Dividends apportioned, payable to policy-holders subsequent to 1905—		
On five-year dividend policies issued in 1898 and 1903		12,339.00
On five-year dividend policies issued in 1902		22,289.00
On five-year dividend policies issued in 1901		25,126.00
Total		$ 22,856,169.00
Unassigned funds—surplus		2,539,008.72
Total liabilities		$ 25,395,177.72

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	15,013	$40,067,970.00	20,741	$52,162,016.00	1,785	$ 5,271,896.00	$ 1,579,496.00	37,539	$ 99,081,378.00
Issued during year	3,137	7,737,811.00	1,817	3,551,350.00	656	1,931,891.00	231,064.00	5,610	13,452,116.00
Revived during year	19	34,600.00	7	8,535.00	2	7,000.00		28	50,135.00
Increased during year		39,645.00		35,390.00					75,035.00
Totals before transfers	18,169	47,880,026.00	22,565	55,757,291.00	2,443	7,210,787.00			
Transfers, deductions	8	15,350.00	8	38,300.00	5	16,000.00			
Transfers, additions	5	19,800.00	1	5,000.00	15	44,850.00			
Balance of transfers	3	4,450.00	7	33,300.00	10	28,850.00			
Totals after transfers	18,166	47,884,476.00	22,558	55,723,991.00	2,453	7,239,637.00	1,810,560.00	43,177	112,658,664.00
Deduct ceased:									
By death	190	493,100.00	158	456,895.00	8	24,175.00	31,334.00	356	1,005,504.00
By maturity	85	187,032.00					9,599.00	85	196,631.00
By expiry					36	120,877.00	19,781.00	36	140,658.00
By surrender	233	522,302.00	751	975,116.00	124	391,558.00	56,596.00	808	1,945,572.00
By lapse	877	2,039,226.00	421	774,280.00	215	596,312.00		1,513	3,409,818.00
By decrease		427,471.00		249,593.00	32	122,009.00		32	799,073.00
Total terminated	1,300	3,482,099.00	1,115	2,642,916.00	415	1,254,931.00	117,310.00	2,830	7,497,256.00
Outstanding end of year	16,866	44,402,377.00	21,443	53,081,075.00	2,038	5,984,706.00	1,693,250.00	40,347	105,161,408.00
Policies re-insured									1,306,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 2, representing in annual payments $579.72.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	614	$ 1,047,327.00
Policies issued during the year	103	163,164.00
Total	717	$ 1,210,491.00
Deduct ceased to be in force during the year	42	61,632.00
Policies in force December 31, 1904	675	$ 1,148,859.00
Losses and claims unpaid December 31, 1903	3	6,000.00
Losses and claims incurred during the year	12	6,140.70
Total	15	$ 12,140.70
Losses and claims settled during the year, in cash	12	7,515.70
Losses and claims unpaid December 31, 1904	3	4,625.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		37,509.98

STATE LIFE INSURANCE COMPANY OF INDIANA.

Incorporated September 5, 1894. Commenced Business September 24, 1894.

ANDREW M. SWEENEY, President. WILBUR S. WYNNE, Secretary.

Home Office, State Life Building, Indianapolis, Ind.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,049,232.52

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $3,594.61 for first year's re-insurance	$ 780,568.44	
Surrender values applied to pay first year's premiums	2,394.43	
Dividends applied to purchase paid-up additions, annuities and exchanges	13,786.69	
Surrender values applied to purchase paid-up insurance and annuities	8,898.50	
Total new premiums	$ 805,648.06	
Renewal premiums without deduction for commissions or other expenses, less $642.65 for re-insurance on renewals	1,191,089.23	
Dividends applied to pay renewal premiums	50,040.48	
Renewal premiums for deferred annuities	130.00	
Total renewal premiums	$ 1,241,259.71	
Total premium income		2,046,907.77
Interest on mortgage loans	$ 71,144.52	
Interest on collateral loans	327.64	
Interest on bonds and dividends on stocks	1,298.75	
Interest on premium notes, policy loans or liens	36,080.58	
Interest on other debts due the company	1,503.15	
Rent from company's property, including $5,574.00 for company's own occupancy	86,747.97	
Total interest and rents		197,102.61
From other sources		22.40
Total income		$ 2,244,032.78
Sum of both amounts		$ 4,293,265.30

DISBURSEMENTS.

For death claims	$ 300,902.69	
Net amount paid for losses	$ 300,902.69	
Premium notes and contingent credits voided by lapse	33,178.18	
Surrender values paid in cash	86,017.24	
Surrender values applied to pay new premiums	2,394.43	
Surrender values applied to purchase paid-up insurance and annuities	8,898.50	
Dividends paid to policy-holders in cash	1,412.94	
Dividends applied to pay renewal premiums	50,040.48	
Dividends applied to purchase paid-up additions, annuities and exchanges	13,786.69	
Total paid policy-holders	$ 496,631.15	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $441,677.00; renewal premiums, $102,642.94	544,319.94	
Salaries and allowances for agencies, including managers, agents and clerks	33,092.15	
Agency supervision, traveling and all other expenses	36,895.38	
Medical examiners' fees	30,007.50	
Inspection of risks	9,161.56	
Salaries and all other compensation of officers and Home Office employees	110,646.06	
Rent, including $5,574.00 for company's own occupancy	17,151.67	
Advertising, $5,469.18; printing and stationery, $18,907.29; postage, $6,576.92	30,953.39	
Legal expenses	21,032.30	
Furniture, fixtures and safes	7,501.23	
Insurance taxes, licenses and department fees	33,177.65	
Taxes on investments	4,124.00	
Repairs and expenses (other than taxes) on real estate	34,558.52	
Loss on sale or maturity of ledger assets	24.00	
All other disbursements	6,969.06	
Total disbursements		$ 1,416,245.56
Balance		$ 2,877,019.74

LEDGER ASSETS.

Book value of real estate	$ 986,498.44	
Mortgage loans on real estate	1,045,258.83	
Loans made to policy-holders on this company's policies, assigned as collateral	614,864.19	
Premium notes on policies in force	41,808.34	
Book value of bonds	67,007.50	
Cash in company's office	12,949.74	
Deposited in banks (not on interest)	56,100.06	
Agents' balances	52,532.64	
Total ledger assets		$ 2,877,019.74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,946.41	
Rents due and accrued on company's property or lease	669.34	
Total rents and interest due and accrued		18,615.75
Market value of real estate over book value		113,501.56

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 223,223.28	$ 87,885.83	
Gross deferred premiums on policies in force December 31, 1904	7,366.96	49,256.69	
Total	$ 230,590.24	$ 137,142.52	
Deduct loading, actual per cent.	129,129.53	28,978.93	
Net amount of uncollected and deferred premiums	$ 101,460.71	$ 108,163.59	$ 209,624.30
Gross assets			$ 3,218,761.35

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 52,532.64	
Premium notes or loans on policies in excess of net value of their policies	5,289.15	
Book value of ledger assets over market value, viz.: United States bonds	856.25	
Total		58,678.04
Total admitted assets		$ 3,160,083.31

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Indiana Insurance Department on the American combined Experience Tables of Mortality with 4 and 3 per cent. interest	$ 2,541,659.00	
Same for annuities (including those in reduction of premiums)	557.00	
Total	$ 2,542,216.00	
Deduct net value of risks of this company re-insured in other solvent companies	1,705.00	
Net reserve		$ 2,540,511.00
Claims for death losses in process of adjustment or adjusted and not due	$ 10,000.00	
Claims for death losses which have been reported and no proofs received,	35,500.00	
Claims for death losses and other policy claims resisted by the company	14,000.00	
Total policy claims		59,500.00
Premiums paid in advance		5,426.43
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		7,774.49
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		2,285.71
Total		$ 2,615,497.63
Unassigned funds—surplus		544,585.68
Total liabilities		$ 3,160,083.31

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	6,704	$20,270,070.00	312	$ 474,350.00	8,459	$24,228,176.00	$	15,475	$ 44,972,596.00
Issued during year	121	681,928.00	12	17,000.00	8,046	17,812,261.00		8,178	18,509,189.00
Revived during year	113	355,250.00	4	5,500.00	39	118,985.00		156	479,735.00
Increased during year	5,169	12,828,371.00	209	401,081.00	196	513,844.00		5,574	13,743,296.00
Totals	12,107	34,135,619.00	537	897,931.00	16,740	42,673,266.00		29,383	77,704,816.00
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers									
Deduct ceased:									
By death	49	125,885.00	1	1,000.00	72	192,000.00		122	318,885.00
By maturity									
By expiry	1,963	4,527,700.00	61	112,300.00	333	742,600.00		2,357	5,382,600.00
By surrender	232	854,000.00	10	20,500.00	150	716,294.00		392	1,590,794.00
By lapse	375	816,182.00	25	25,300.00	352	815,082.00		752	1,656,564.00
By decrease					5,502	13,621,452.00		5,502	13,621,452.00
Total terminated	2,619	6,323,767.00	97	159,100.00	6,409	16,087,428.00		9,125	22,570,295.00
Outstanding end of year	9,488	27,811,852.00	440	738,831.00	10,331	26,585,838.00		20,258	55,134,521.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 1, representing in annual payments $200.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	850	$ 1,560,900.00
Policies issued during the year	417	657,591.00
Total	1,267	$ 2,218,491.00
Deduct ceased to be in force during the year	280	489,500.00
Policies in force December 31, 1904	987	$ 1,728,991.00
Losses and claims incurred during the year	9	11,000.00
Total	9	$ 11,000.00
Losses and claims settled during the year, in cash	7	7,000.00
Losses and claims unpaid December 31, 1904	2	4,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		49,951.00

SUN LIFE ASSURANCE COMPANY OF CANADA.

Incorporated 1865. Commenced Business May, 1871.

R. MACAULAY, President. T. B. MACAULAY, Secretary and Actuary.

Home Office, 1766 Notre Dame Street, Montreal, Canada.

CAPITAL STOCK.

Amount of capital paid up in cash, $105,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 14,685,863.28

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 675,476.22	
First year's premiums, thrift department	19,206.64	
Dividends applied to purchase paid-up additions and annuities	38,073.27	
Consideration for original annuities involving life contingencies	256,092.40	
Total new premiums	$ 988,848.53	
Renewal premiums without deduction for commissions or other expenses, less $379.35 for re-insurance on renewals	2,695,981.59	
Renewal premiums, thrift department	73,612.47	
Dividends applied to pay renewal premiums	31,977.51	
Surrender values applied to pay renewal premiums	1,519.23	
Consideration for annuities involving life contingencies	850.66	
Total renewal premiums	$ 2,803,941.46	
Total premium income		3,792,789.99
Interest on mortgage loans, Interest on collateral loans, Interest on bonds and dividends on stocks, Interest on premium notes, policy loans or liens, Interest on other debts due the company, Discount on claims paid in advance	$ 729,267.25	
Rent from company's property, including $10,000.00 for company's own occupancy	17,357.44	
Total interest and rents		746,624.69

Profit on sale or maturity of ledger assets		$ 22,383.90
From other sources		137.61
Total income		$ 4,561,936.19
Sum of both amounts		$ 19,247,799.47

DISBURSEMENTS.

For death claims $738,111.13; additions, $13,361.58	$ 751,472.71	
For matured endowments, $219,264.15; additions, $16,872.62	236,136.77	
Net amount paid for losses and matured endowments	$ 987,609.48	
For annuities involving life contingencies	80,357.38	
Surrender values paid in cash	183,486.42	
Surrender values applied to pay renewal premiums	1,519.23	
Dividends paid to policy-holders in cash	47,187.43	
Dividends applied to pay renewal premiums	31,977.51	
Dividends applied to purchase paid-up additions and annuities	38,073.27	
Total paid policy-holders	$ 1,370,210.72	
Paid for claims on supplementary contracts not involving life contingencies	3,815.20	
Paid stockholders for interest or dividends	15,750.00	
Commissions and bonuses to agents, first year's premiums, $442,716.87; renewal premiums, $147,660.16	590,377.03	
Salaries and allowances for agencies, including managers, agents and clerks	168,298.48	
Agency supervision, traveling and all other expenses	30,654.60	
Medical examiners' fees	51,174.59	
Inspection of risks	2,000.00	
Salaries and all other compensation of officers and Home Office employees	84,040.48	
Rent, including $10,000.00 for company's own occupancy	32,727.87	
Advertising, $10,438.43; printing and stationery, $18,730.04; sundries, $9,895.37	39,063.84	
Legal expenses	4,586.01	
Furniture, fixtures and safes	9,244.06	
Insurance taxes, licenses and department fees	36,982.82	
Directors and auditors, fees	14,815.48	
All other disbursements, viz.:		
Thrift department expenses	35,006.05	
Accident department claims, etc.	37.20	
Total disbursements		2,488,784.43
Balance		$ 16,759,015.04

LEDGER ASSETS.

Book value of real estate	$ 1,146,643.91	
Mortgage loans on real estate	2,529,160.09	
Loans secured by pledge of bonds, stocks or other collateral	543,250.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,192,054.83	
Loans made to policy-holders under non-forfeiture agreements	284,574.05	
Premium notes on policies in force	1,180.03	
Book value of bonds and stocks	10,532,367.63	
Deposited in trust companies and banks on interest	424,597.23	
Cash in company's office	38,617.00	
Ground rents	38,640.00	
Cash deposited with Japanese government	74,700.00	
Total	$16,805,784.86	
Deduct ledger liabilities	46,769.82	
Total ledger assets		$ 16,759,015.04

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 68,116.55	
Interest due and accrued on bonds and stocks	144,740.90	
Interest accrued on collateral loans	4,626.75	
Interest due and accrued on premium notes, policy loans or liens	3,814.89	
Rents due and accrued on company's property or lease	11,220.75	
Total rents and interest due and accrued		$ 232,519.84
Market value of bonds and stocks over book value		362,515.32

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 147,301.77	$ 228,077.92	
Gross deferred premiums on policies in force December 31, 1904	41,975.76	146,320.68	
Total	$ 189,277.53	$ 374,398.60	
Deduct loading, 20 per cent.	37,855.51	74,879.72	
Net amount of uncollected and deferred premiums	$ 151,422.02	$ 299,518.88	450,940.90
Total admitted assets			$ 17,804,991.10

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Institute of Actuaries' H. M. Table of Mortality, with 4 per cent. interest for all policies issued prior to December 31, 1899, and 3½ per cent. interest for all policies issued since that date	$14,833,086.38	
Same for reversionary additions	407,326.01	
Same for annuities (including those in reduction of premiums)	990,738.73	
Total	$16,231,151.12	
Deduct net value of risks of this company re-insured in other solvent companies	2,621.23	
Net reserve		$ 16,228,529.89
Present value of amounts not yet due on supplementary contracts not involving life contingencies		55,009.02
Claims for death losses in process of adjustment or adjusted and not due	$ 34,658.90	
Claims for death losses which have been reported and no proofs received	106,070.47	
Claims for matured endowments unpaid in process of adjustment	3,094.89	
Due and unpaid on annuity claims involving life contingencies	4,553.19	
Total policy claims		148,377.45
Premiums paid in advance		53,834.63
Unpaid dividends to stockholders due January 1, 1905		7,875.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		31,836.46
Other liabilities, viz.: Unearned premiums, accident department		82.56
Total		$ 16,525,545.01
Capital stock		105,000.00
Unassigned funds—surplus		1,174,446.09
Total liabilities		$ 17,804,991.10

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	32,462	$41,960,209.00	25,616	$30,010,969.00	3,399	$ 1,148,969.00	$ 646,125.00	61,477	$ 73,766,272.00
Issued during year	6,873	9,706,994.00	5,270	5,884,341.00	575	76,323.00	71,229.00	12,718	15,738,887.00
Revived during year	380	456,004.00	206	215,964.00	61	6,680.00	2,489.00	647	681,137.00
Increased during year		44,171.00		67,875.00		60,971.00			173,017.00
Totals before transfers	39,715	52,167,378.00	31,092	36,179,149.00	4,035	1,292,943.00	719,843.00	74,842	90,359,313.00
Transfers, deductions	199	247,337.00	173	250,155.00	16	47,017.00	1,886.00	388	546,395.00
Transfers, additions	90	173,583.00	73	108,482.00	5	300.00		168	282,365.00
Balance of transfers	109	73,754.00	100	141,673.00	11	46,717.00	1,886.00	220	264,030.00
Totals after transfers	39,606	52,093,624.00	30,992	36,037,476.00	4,024	1,246,226.00	717,957.00	74,622	90,095,283.00
Deduct ceased:									
By death	367	491,521.00	246	297,267.00	26	6,187.00	11,863.00	639	806,838.00
By maturity			176	221,400.00			16,873.00	176	238,273.00
By expiry				22,591.00	7	9,000.00		7	31,591.00
By surrender	622	837,854.00	413	516,864.00	14	47,420.00	28,846.00	1,049	1,430,984.00
By lapse	3,135	3,020,621.00	1,865	1,417,722.00	822	77,100.00	1,187.00	5,822	4,516,630.00
By decrease		95,481.00		109,822.00		4,300.00			209,603.00
Total terminated	4,124	4,445,477.00	2,700	2,585,666.00	869	144,007.00	58,769.00	7,693	7,233,919.00
Outstanding end of year	35,482	47,648,147.00	28,292	33,451,810.00	3,155	1,102,219.00	659,188.00	66,929	82,861,364.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 427, representing in annual payments $103,022.92.

EXHIBIT OF THRIFT POLICIES—In force December 31, 1904: Number, 14,451, representing in amount $2,111,602.24.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	1,781	$ 728,073.75
Policies issued during the year	811	365,569.10
Total	2,592	$ 1,093,642.85
Deduct ceased to be in force during the year	1,034	261,056.25
Policies in force December 31, 1904	1,558	$ 832,586.60
Losses and claims incurred during the year	15	5,011.15
Total	15	$ 5,011.15
Losses and claims settled during the year, in cash	15	5,011.15
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		25,800.90

SOUTHERN LIFE AND TRUST INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated, 1890. Commenced Business July 1, 1903.

E. P. WHARTON, President. DAVID WHITE, Secretary.

Home Office, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 202,343.14

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $248.79 for first year's re-insurance	$ 21,727.93	
Total new premiums	$ 21,727.93	
Renewal premiums without deduction for commissions or other expenses, less $44.60 for re-insurance on renewals	7,220.32	
Total renewal premiums	$ 7,220.32	
Total premium income		28,948.25
Interest on premium notes, policy loans or liens		41.54
From other sources		95.91
Total income		$ 29,085.70
Sum of both amounts		$ 231,428.84

DISBURSEMENTS.

For death claims	$ 2,183.31	
Net amount paid for losses	$ 2,183.31	
Surrender values paid in cash	254.08	
Total paid policy-holders	$ 2,437.39	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $8,458.01; renewal premiums, $278.16	8,736.17	
Salaries and allowances for agencies, including managers, agents and clerks	3,810.49	

Agency supervision, traveling and all other expenses	$ 1,436.88	
Medical examiners' fees	2,103.00	
Salaries and all other compensation of officers and Home Office employees	2,429.00	
Rents for company's own occupancy	50.00	
Advertising, $274.14; printing and stationery, $730.58; postage, $184.26	1,188.98	
Furniture, fixtures and safes	43.50	
Insurance taxes, licenses and department fees	244.01	
All other disbursements	18.75	
Total disbursements		$ 22,498.17
Balance		$ 208,930.67

LEDGER ASSETS.

Loans made to policy-holders on this company's policies, assigned as collateral	$ 1,933.19	
Cash in company's office	6,131.04	
Deposited in banks (not on interest)	296.73	
Bills receivable	569.71	
All other paid in capital	200,000.00	
Total ledger assets		$ 208,930.67

NON-LEDGER ASSETS.

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 1,463.99	$ 376.55	
Gross deferred premiums on policies in force December 31, 1904	58.97	130.84	
Total	$ 1,522.96	$ 507.39	
Deduct loading, 25 per cent.	913.78	25.37	
Net amount of uncollected and deferred premiums	$ 609.18	$ 482.02	1,091.20
All other assets, viz.:			
Furniture and fixtures			114.03
Supplies, including rate books and forms			250.00
Due from agents secured by renewals			542.39
Gross assets			$ 210,928.29

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery and printed matter	$ 250.00	
Furniture, fixtures and safes	114.03	
Agents' debit balances	542.39	
Bills receivable	569.71	
Total		1,476.13
Total admitted assets		$ 209,452.16

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Actuary of the company, on the American Table of Motality, with 3½ per cent. interest	8,722.00	
Total	$ 8,722.00	
Deduct net value of risks of this company re-insured in other solvent companies	$ 359.00	
Net reserve		$ 8,363.00
Capital stock		200,000.00
Unassigned funds—surplus		1,089.16
Total liabilities		$ 209,452.16

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	120	$ 242,000.00	3	$ 4,000.00		$	$	123	$ 246,000.00
Issued during year	334	688,500.00	10	24,000.00				344	712,500.00
Revived during year									
Increased during year									
Totals before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	454	930,500.00	13	28,000.00				467	958,500.00
Deduct ceased:									
By death	3	5,000.00						3	5,000.00
By maturity									
By expiry									
By surrender	4	9,000.00						4	9,000.00
By lapse	10	13,500.00	1	2,000.00				11	15,500.00
By not taken	23	38,500.00						23	38,500.00
Total terminated	40	66,000.00	1	2,000.00				41	68,000.00
Outstanding end of year	414	864,500.00	12	26,000.00				426	890,500.00
Policies re-insured	17	78,000.00						17	78,000.00

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	114	$ 232,000.00
Policies issued during the year	331	689,000.00
Total	445	$ 921,000.00
Deduct ceased to be in force during the year	39	68,000.00
Policies in force December 31, 1904	406	$ 853,000.00
Losses and claims incurred during the year	3	2,183.31
Total	3	$ 2,183.31
Losses and claims settled during the year, in cash	3	2,183.31
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		28,948.25

THE TRAVELERS INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 17, 1863. Commenced Business July 1, 1866.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Connecticut.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year	$31,065,628.38	
Voluntary reduction by company in book value of securities	171,790.13	
Extended at		$ 30,893,838.25

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $8,165.40 for first year's re-insurance	$ 840,358.81	
Surrender values applied to pay first year's premiums	1,250.75	
Consideration for original annuities involving life contingencies	19,843.08	
Total new premiums	$ 861,452.64	
Renewal premiums without deduction for commissions or other expenses, less $123,323.98 for re-insurance on renewals	3,976,764.22	
Dividends applied to pay renewal premiums	986.01	
Surrender values applied to pay renewal premiums	94.63	
Renewal premiums for deferred annuities	1,214.34	
Total renewal premiums	$ 3,979,059.20	
Total premium income		4,840,511.84
Consideration for supplementary contracts not involving life contingencies		376,005.00
Interest on mortgage loans	$ 439,765.38	
Interest on collateral loans	50,574.50	
Interest on bonds and dividends on stocks	887,017.63	
Interest on premium notes, policy loans or liens	141,431.51	
Interest on other debts due the company	45,092.25	
Discount on claims paid in advance	1,835.93	

Rent from company's property, including $15,000.00 for company's own occupancy	$ 62,936.06	
Total interest and rents		$ 1,628,653.26
Profit on sale or maturity of ledger assets		31,513.57
Total income		$ 6,876,683.67
Sum of both amounts		37,770,521.92

DISBURSEMENTS.

For death claims (less $129,000.00 re-insurance)	$ 1,789,094.02	
For matured endowments (less $11,084.00 re-insurance)	425,081.76	
Net amount paid for losses and matured endowments		$ 2,214,175.78
For annuities involving life contingencies		20,967.90
Surrender values paid in cash		244,227.91
Surrender values applied to pay new premiums		1,250.75
Surrender values applied to pay renewal premiums		94.63
Dividends applied to pay renewal premiums		686.01
Total paid policy-holders		$ 2,481,702.98
Paid for claims on supplementary contracts not involving life contingencies		111,712.17
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $405,960.23; renewal premiums, $199,552.14; annuities $895.71		606,408.08
Commuting renewal commission		21,000.00
Salaries and allowances for agencies, including managers, agents and clerks		46,084.42
Agency supervision, traveling and all other expenses		30,730.24
Medical examiners' fees		56,055.01
Salaries and all other compensation of officers and Home Office employees		89,025.36
Rent, including $15,000.00 for company's own occupancy		17,199.18
Advertising, $14,494.72; printing and stationery, $17,937.46; postage, $12,991.02		45,423.20
Legal expenses		3,578.17
Furniture, fixtures and safes		2,363.02
Insurance taxes, licenses and department fees		62,475.17
Taxes on real estate		18,039.21
Repairs and expenses (other than taxes) on real estate		87,093.14
All other disbursements, viz.:		
Expense	11,300.54	
Profit and Loss	116.52	
Total disbursements		3,690,306.41
Balance		$ 34,080,215.51

LEDGER ASSETS.

Book value of real estate	$ 697,665.74	
Mortgage loans on real estate	8,920,132.05	
Loans secured by pledge of bonds, stock or other collateral	972,812.16	
Loans made to policy-holders on this company's policies, assigned as collateral	2,802,104.00	
Premium notes on policies in force	16,413.90	
Book value of bonds and stocks	19,598,347.94	
Deposited in trust companies and banks on interest	1,060,823.82	
Cash in company's office	5,390.38	
Agents' balances	6,525.52	
Total ledger assets		$ 34,080,215.51

NON-LEDGER ASSETS.

Interest accrued on mortgages		$ 127,780.33	
Interest accrued on bonds and stocks		134,947.50	
Interest accrued on collateral loans		8,849.56	
Total interest accrued			$ 271,577.39
Market value of bonds and stocks over book value			431,485.91
	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 22,280.96	$ 318,146.19	
Gross deferred premiums on policies in force December 31, 1904	57,261.72	446,033.98	
Total	$ 79,542.68	$ 764,180.17	
Deduct loading, 8 per cent.	6,363.41	61,134.41	
Net amount of uncollected and deferred premiums	$ 73,179.27	$ 703,045.76	776,225.03
Gross assets			$ 35,559,503.84

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		6,525.52
Total admitted assets		$ 35,552,978.32

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the Company on the American Experience Table of Mortality, with 3½ per cent. interest	$32,363,934.00	
Same for reversionary additions	1,007.00	
Same for annuities (including those in reduction of premiums)	193,675.00	
Total	$32,558,616.00	
Deduct net value of risks of this company re-insured in other solvent companies	754,026.00	
Net reserve		$ 31,804,590.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,896,465.00
Claims for death losses in process of adjustment or adjusted and not due	$ 14,945.40	
Claims for death losses which have been reported and no proofs received	45,433.74	
Claims for matured endowments due and unpaid	2,456.00	
Claims for death losses and other policy claims resisted by the company	2,000.00	
Total policy claims		64,835.14
Premiums paid in advance, including surrender values so applied		46,234.52
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		7,300.81
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		15,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		1,202.11
Total		$ 33,835,627.58
Unassigned funds—surplus		1,717,350.74
Total liabilities		$ 35,552,978.32

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and Other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	32,817	$ 85,202,428.00	15,632	$ 34,702,136.00	5,506	$ 12,856,848.00	$	53,955	$ 132,761,412.00
Issued during year	5,059	11,491,457.00	3,532	6,821,632.00	1,097	2,326,588.00	9,856.00	9,688	20,649,533.00
Revived during year	62	163,608.00	22	38,574.00	9	39,000.00		93	241,182.00
Increased during year		5,413.00		3,116.00		2,588.00			11,117.00
Totals before transfers	37,938	96,862,906.00	19,186	41,565,458.00	6,612	15,225,024.00			
Transfers, deductions	248	587,716.00	81	167,718.00	89	276,524.00			
Transfers, additions	62	190,883.00	33	83,521.00	323	757,554.00			
Balance of transfers	186	396,833.00	48	84,197.00	234	481,030.00			
Totals after transfers	37,752	96,466,073.00	19,138	41,481,261.00	6,846	15,706,054.00	9,856.00	63,736	153,663,244.00
Deduct ceased:									
By death	474	1,361,427.00	115	257,698.00	41	101,562.00		630	1,720,687.00
By maturity			232	415,747.00		10,425.00		232	426,172.00
By expiry					247	599,889.00		247	599,889.00
By surrender	409	1,191,289.00	280	591,765.00	81	237,406.00		770	2,020,460.00
By lapse	1,076	2,255,331.00	552	781,908.00	339	657,379.00		1,967	3,694,618.00
By decrease		85,686.00		24,678.00		13,542.00			123,906.00
Total terminated	1,959	4,893,733.00	1,179	2,071,796.00	708	1,620,203.00		3,846	8,585,732.00
Outstanding end of year	35,793	91,572,340.00	17,959	39,409,465.00	6,138	14,085,851.00	9,856.00	59,890	145,077,512.00
Policies re-insured	240	2,252,145.00	53	502,995.00	132	1,823,222.00		425	4,578,362.00

NOTE.—Amount of pure Endowment granted with Extended Term Insurance (not included above) in force December 11, 1904, $71,837.00.

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 89, representing in annual payments $26,200.00.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	651	$ 1,875,756.00
Policies issued during the year	119	240,200.00
Total	770	$ 2,115,956.00
Deduct ceased to be in force during the year	60	141,977.00
Policies in force December 31, 1904	710	$ 1,973,979.00
Losses and claims unpaid December 31, 1903	1	2,000.00
Losses and claims incurred during the year	22	22,799.50
Total	23	$ 24,799.50
Losses and claims settled during the year, in cash	23	24,799.50
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		45,688.20

UNION CENTRAL LIFE INSURANCE COMPANY OF OHIO.

Incorporated 1867. Commenced Business 1867.

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

Home Office, 353 West Fourth Street, Cincinnati, Ohio.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 36,957,220.10

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $60,422.84 for first year's re-insurance	$ 1,274,914.61	
Dividends applied to purchase paid-up additions and annuities	128,351.24	
Surrender values applied to purchase paid-up insurance and annuities	67,375.89	
Consideration for original annuities involving life contingencies	1,000.00	
Total new premiums	$ 1,471,641.74	
Renewal premiums without deduction for commissions or other expenses, less $159,922.37 for re-insurance on renewals	5,739,091.94	
Dividends applied to pay renewal premiums	234,227.61	
Surrender values applied to pay renewal premiums	19,893.34	
Total renewal premiums	$ 5,993,212.89	
Total premium income		7,464,854.63
Consideration for supplementary contracts not involving life contingencies		124,980.00
Interest on mortgage loans	$ 1,960,672.97	
Interest on bonds and dividends on stocks	400.00	
Interest on premium notes, policy loans or liens	339,215.15	
Interest on other debts due the company	33,732.47	
Discount on claims paid in advance	538.36	
Rent from company's property, including $5,000.00 for company's own occupancy	27,496.85	
Total interest and rents		2,362,055.80
Total income		$ 9,951,890.43
Sum of both amounts		$ 46,909,110.53

DISBURSEMENTS.

For death claims (less $74,500.00 re-insurance), $1,634,789.49; additions, $4,984.24	$ 1,639,773.73	
For matured endowments, $518,958.00; additions, $6,614.61	525,572.61	
Net amount paid for losses and matured endowments	$ 2,165,346.34	
For annuities involving life contingencies	21,229.01	
Premium notes voided by lapse	239,717.74	
Surrender values paid in cash	182,508.22	
Surrender values applied to pay renewal premiums	19,893.34	
Surrender values applied to purchase paid-up insurance and annuities	67,375.89	
Dividends paid to policy-holders in cash	191,786.25	
Dividends applied to pay renewal premiums	234,227.61	
Dividends applied to purchase paid-up additions and annuities	128,351.24	
Total paid policy-holders	$ 3,250,435.64	
Paid for claims on supplementary contracts not involving life contingencies	19,366.16	
Paid stockholders for interest or dividends	10,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $600,552.84; renewal premiums, $384,653.59; annuities, $50.00	985,256.43	
Salaries and allowances for agencies, including managers, agents and clerks	45,418.44	
Agency supervision, traveling and all other expenses	33,415.08	
Medical examiners' fees	67,919.70	
Salaries and all other compensation of officers and Home Office employees	157,357.08	
Rent, including $5,000.00 for company's own occupancy	30,884.11	
Advertising, $14,084.77; printing and stationery, $30,249.31; postage, $8,630.76	52,964.84	
Legal expenses	8,273.64	
Furniture, fixtures and safes	4,299.69	
Insurance taxes, licenses and department fees	131,252.46	
Taxes on real estate	7,495.57	
Repairs and expenses (other than taxes) on real estate	13,083.79	
All other disbursements	260,941.88	
Total disbursements		$ 5,078,364.51
Balance		$ 41,830,746.02

LEDGER ASSETS.

Book value of real estate	$ 555,173.14	
Mortgage loans on real estate	35,442,335.23	
Loans made to policy-holders on this company's policies, assigned as collateral	3,954,169.02	
Premium notes on policies in force	1,574,965.55	
Book value of bonds	10,000.00	
Deposited in banks (not on interest)	137,291.84	
Bills receivable	45,409.02	
Agents' balances	111,402.22	
Total ledger assets		$ 41,830,746.02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,241,338.80	
Interest accrued on bonds	100.00	
Interest due and accrued on premium notes, policy loans or liens	197,563.09	
Rents due and accrued on company's property or lease	2,560.83	
Total rents and interest due and accrued		1,441,562.72
Market value of real estate over book value		44,328.23
Market value of bonds over book value		575.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 301,567.45	$ 366,367.78	
Gross deferred premiums on policies in force December 31, 1904	12,698.00	93,228.17	
Total	$ 314,265.45	$ 459,795.95	
Deduct loading, 20 per cent.	62,853.09	91,959.19	
Net amount of uncollected and deferred premiums	$ 251,412.36	$ 367,836.76	$ 619,249.12
Gross assets			$ 43,936,461.09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 122,196.84	
Bills receivable	45,409.02	
Book value of ledger assets over market value, viz.: Reduction of book value of real estate to cover possible shrinkage of value	55,517.31	
Total		223,123.17
Total admitted assets		$ 43,713,337.92

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest for years of issue up to and including 1900, and on the American Table of Mortality, with 3½ per cent. interest for issue of subsequent years	$35,787,178.00	
Same for reversionary additions	450,641.00	
Same for annuities (including those in reduction of premiums)	189,460.00	
Total	$36,427,279.00	
Deduct net value of risks of this company re-insured in other solvent companies	522,324.00	
Net reserve		$ 35,904,955.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		256,796.00
Claims for death losses	$ 5,000.00	
Claims for death losses in process of adjustment or adjusted and not due	8,865.00	
Claims for death losses which have been reported and no proofs received (net)	68,133.78	
Claims for death losses and other policy claims resisted by the company,	49,290.00	
Total policy claims		131 288.78
Premiums paid in advance		88,776.41
Commissions due to agents on premium notes when paid		220,011.05
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		21,728.38
Other liabilities, viz.: Unpaid and deferred premiums on re-insured policies after deducting cost of collection		40,700.00
Total		$ 36,664,255.62
Capital stock		100,000.00
Accumulations credited to special forms of policies		5,206,503.00
Unassigned funds—surplus		1,742,579.30
Total liabilities		$ 43,713,337.92

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	90,744	$163,129,234.00	12,943	$ 21,167,688.00	2,558	$ 6,881,326.00	$ 571,811.00	106,245	$ 191,750,059.00
Issued during year	12,017	22,856,695.00	4,282	6,716,431.00	668	2,284,770.00	258,861.00	16,967	32,116,757.00
Revived during year	257	486,000.00	38	56,875.00	15	43,000.00		310	585,875.00
Increased during year									
Totals before transfers	103,018	186,471,929.00	17,263	27,940,994.00	3,241	9,209,096.00			
Transfers, deductions	239	390,000.00	89	165,200.00	61	154,500.00			
Transfers, additions	122	278,700.00	76	113,000.00	191	318,000.00			
Balance of transfers	117	111,300.00	13	52,200.00	130	163,500.00			
Totals after transfers	102,901	186,360,629.00	17,250	27,888,794.00	3,371	9,372,596.00	830,672.00	123,522	224,452,691.00
Deduct ceased :									
By death	765	1,550,877.00	66	115,620.00	16	40,500.00	4,984.00	847	1,711,981.00
By maturity	225	381,850.00	176	290,619.00			6,615.00	401	679,084.00
By expiry					261	513,815.00		261	513,815.00
By surrender	330	879,973.00	57	116,612.00	55	207,600.00	24,969.00	442	1,229,154.00
By lapse	4,191	7,538,871.00	1,104	1,584,830.00	403	1,121,360.00		5,698	10,245,061.00
By decrease		503,342.00		114,961.00		42,000.00			660,303.00
Total terminated	5,511	10,854,913.00	1,403	2,222,642.00	735	1,925,275.00	36,568.00	7,649	15,039,398.00
Outstanding end of year	97,390	175,505,716.00	15,847	25,666,152.00	2,636	7,447,321.00	794,104.00	115,873	209,413,293.00
Policies re-insured	244	2,928,127.00	31	443,500.00	348	4,753,500.00		623	8,125,127.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 83, representing in annual payments $20,264.57.

BUSINESS IN NORTH CAROLINA DURING 1904

	Number.	*Amount.*
Policies in force December 31, 1903	3,331	$ 4,565,369.00
Policies issued during the year	421	577,440.00
Total	3,752	$ 5,142,809.00
Deduct ceased to be in force during the year	252	427,570.00
Policies in force December 31, 1904	3,500	$ 4,715,239.00
Losses and claims incurred during the year	36	43,614.14
Total	36	$ 43,614.14
Losses and claims settled during the year, in cash	33	39,576.70
Losses and claims unpaid December 31, 1904	3	4,037.44
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		150,332.15

UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

Incorporated July 17, 1848. Commenced Business October 1, 1849.

FREDERICK E. RICHARDS, President. J. FRANK LANG, Secretary.

Home Office, 396 Congress Street, Portland, Maine.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 9,686,592.53

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 338,223.63	
Dividends applied to purchase paid-up additions and annuities	39,897.62	
Surrender values applied to purchase paid-up insurance and annuities	18,996.78	
Consideration for original annuities involving life contingencies	4,794.00	
Total new premiums	$ 401,912.03	
Renewal premiums without deduction for commissions or other expenses, less $1,086.08, for re-insurance on renewals	1,713,262.31	
Dividends applied to pay renewal premiums	33,490.00	
Surrender values applied to pay renewal premiums	5,785.47	
Total renewal premiums	$ 1,752,538.48	
Total premium income		2,154,450.51
Consideration for supplementary contracts not involving life contingencies		1,770.00
Premium notes, loans or liens restored by revival of policies		1,799.79
Interest on mortgage loans	$ 60,910.71	
Interest on collateral loans	39,450.07	
Interest on bonds and dividends on stocks	252,701.88	
Interest accrued on premium notes, policy loans or liens	4,310.81	
Interest on other debts due the company	4,179.78	
Discount on claims paid in advance	323.86	
Rent from company's property, including $10,500.00 for company's own occupancy	60,943.50	
Total interest and rents		422,820.61
Total income		$ 2,580,840.91
Sum of both amounts		$ 12,267,433.44

DISBURSEMENTS.

For death claims, $682,965.71; additions, $7,582.79	$ 690,548.50	
For matured and discounted endowments, $95,831.32; additions, $8,670.88,	104,502.20	
Net amount paid for losses and matured and discounted endowments	$ 795,050.70	
For annuities involving life contingencies	1,847.08	
Premium notes voided by lapse	17,813.84	
Surrender values paid in cash	121,557.12	
Surrender values applied to pay renewal premiums	5,785.47	
Surrender values applied to purchase paid-up insurance and annuities	18,996.78	
Collateral loans on policy notes voided by lapse	17,646.28	
Dividends paid to policy-holders in cash	33,507.14	
Dividends applied to pay renewal premiums	33,490.70	
Dividends applied to purchase paid-up additions and annuities	39,897.62	
Total paid policy-holders	$ 1,085,592.73	
Paid for claims on supplementary contracts not involving life contingencies	4,243.31	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $212,404.08; renewal premiums, $112,276.54; annuities, $239.70	324,920.32	
Commuting renewal commissions	2,222.31	
Salaries and allowances for agencies, including managers, agents and clerks	94,822.71	
Agency supervision, traveling and all other expenses	16,231.32	
Medical examiners' fees	35,436.50	
Salaries and all other compensation of officers and Home Office employees	88,707.88	
Rent, including $10,500,00 for company's own occupancy	29,361.24	
Advertising, $7,521.19; printing and stationery, $18,515.53; postage, $6,469.75	32,506.47	
Legal expenses	5,885.93	
Furniture, fixtures and safes	2,687.93	
Insurance taxes, licenses and department fees	43,549.92	
Taxes on real estate	12,506.59	
Repairs and expenses (other than taxes) on real estate	17,563.83	
All other disbursements	85,863.65	
Total disbursements		$ 1,882,102.64
Balance		$ 10,385,330.80

LEDGER ASSETS.

Book value of real estate	$ 1,262,302.57	
Mortgage loans on real estate	1,231,666.76	
Loans secured by pledge of bonds, stocks or other collateral	688,459.51	
Loans made to policy-holders on this company's policies, assigned as collateral	204,842.06	
Premium notes on policies in force	137,459.27	
Book value of bonds and stocks	6,783,472.24	
Deposited in trust companies and banks on interest	15,739.59	
Cash in company's office	867.47	
Deposited in banks (not on interest)	54,370.05	
Agents' balances	5,413.41	
All other	737.87	
Total ledger assets		$ 10,385,330.80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,526.21	
Interest accrued on bonds and stocks	51,155.39	
Interest due and accrued on collateral loans	3,987.35	
Interest due and accrued on premium notes, policy loans or liens	4,893.66	
Interest due and accrued on other assets	6,194.15	
Rents accrued on company's property or lease	2,773.45	
Total rents and interest due and accrued		$ 86,530.21
Market value of bonds and stocks over book value		373,419.71

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 4,135.05	$ 131,528.44	
Gross deferred premiums on policies in force December 31, 1904	21,771.60	122,514.24	
Total	$ 25,906.65	$ 254,042.68	
Deduct loading, 20 per cent.	5,181.33	50,808.54	
Net amount of uncollected and deferred premiums	$ 20,725.32	$ 203,234.14	223,959.46
Gross assets			$ 11,069,240.18

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	5,413.41
Total admitted assets	$ 11,063,826.77

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest prior to January 1, 1901	$8,774,018.00	
Subsequent to January 1, 1901, on the American Table of Mortality, with 3 per cent. interest	1,282,475.00	
Same for reversionary additions	223,259.00	
Same for annuities (including those in reduction of premiums)	14,240.00	
Total	$10,293,992.00	
Deduct net value of risks of this company re-insured in other solvent companies	3,525.00	
Net reserve		$ 10,290,467.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		27,797.00
Claims for death losses in process of adjustment or adjusted and not due	$ 45,295.29	
Claims for death losses which have been reported and no proofs received	54,888.41	
Claims for matured endowments due and unpaid	6,400.60	
Claims for death losses and other policy claims resisted by the company,	1,000.00	
Total policy claims		107,584.30
Premiums paid in advance		2,520.82
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		6,088.58
Other liabilities		1,833.00
Total		$ 10,436,290.70
Unassigned funds—surplus		627,536.07
Total liabilities		$ 11,063,826.77

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	24,401	$34,197,823.00	10,430	$14,358,005.00	4,496	$ 8,498,501.00	$ 330,869.00	39,327	$ 57,385,198.00
Issued during year	3,331	4,364,554.00	2,620	3,060,148.00	723	1,597,420.00	62,336.00	6,674	9,084,458.00
Revived during year	39	48,410.00	28	41,302.00	10	20,500.00	1,260.00	77	111,472.00
Increased during year	2	2,000.00	23	11,822.00	----------	----------	----------	25	13,822.00
Totals before transfers	27,773	38,612,787.00	13,101	17,471,277.00	5,229	10,116,421.00	----------	----------	----------
Transfers, deductions	408	526,215.00	114	177,142.00	61	176,000.00	----------	----------	----------
Transfers, additions	9	12,000.00	11	12,000.00	563	855,357.00	----------	----------	----------
Balance of transfers	399	514,215.00	103	165,142.00	502	679,357.00	----------	----------	----------
Totals after transfers	27,374	38,098,572.00	12,998	17,306,135.00	5,731	10,795,778.00	394,465.00	46,103	66,594,951.00
Deduct ceased:									
By death	280	475,474.00	100	162,002.00	33	61,890.00	9,267.00	413	708,733.00
By maturity	----------	----------	85	97,076.00	----------	----------	8,807.00	85	105,833.00
By expiry	----------	----------	----------	----------	515	880,179.00	----------	515	880,179.00
By surrender	219	313,741.00	207	368,000.00	17	44,750.00	17,396.00	443	743,887.00
By lapse	1,311	1,597,266.00	678	743,855.00	479	1,108,000.00	772.00	2,468	3,449,893.00
By decrease	3	41,854.00	1	1,487.00	20	63,218.00	980.00	24	107,539.00
Total terminated	1,813	2,428,435.00	1,071	1,372,420.00	1,064	2,158,037.00	37,222.00	3,948	5,996,114.00
Outstanding end of year	25,561	35,670,137.00	11,927	15,933,715.00	4,667	8,637,741.00	357,243.00	42,155	60,598,837.00
Policies re-insured	1	5,000.00	----------	----------	9	75,000.00	----------	10	80,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 17, representing in annual payments $2,207.49.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	*Amount.*
Policies in force December 31, 1903	93	$ 148,809.41
Policies issued during the year	60	82,712.80
Total	153	$ 231,522.21
Deduct ceased to be in force during the year	22	40,744.15
Policies in force December 31, 1904	131	$ 190,778.06
Losses and claims incurred during the year	1	332.38
Total	1	$ 332.38
Losses and claims settled during the year, in cash	1	332.38
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		5,337.18

WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated January, 1860. Commenced Business February 2, 1860.

JOHN TATLOCK, President. B. F. ELLSWORTH, Acting Secretary.

Home Office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$16,255,532.06	
Increase of capital during the year	375,000.00	
Extended at		$ 16,630,532.06

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 397,145.37	
Dividends applied to purchase paid-up additions and annuities	88,921.00	
Surrender values applied to purchase paid-up insurance and annuities	74,552.17	
Consideration for original annuities involving life contingencies	5,242.03	
Total new premiums	$ 565,860.57	
Renewal premiums without deduction for commissions or other expenses	2,111,346.24	
Dividends surrendered to pay renewal premiums	56,209.20	
Total renewal premiums	$ 2,167,555.44	
Total premium income		2,733,416.01
Consideration for supplementary contracts not involving life contingencies		7,400.00
Interest on mortgage loans	$ 398,387.13	
Interest on collateral loans	1,024.56	
Interest on bonds and dividends on stocks	11,793.50	
Interest on premium notes, policy loans or liens	96,004.63	
Interest on other debts due the company	11,944.16	
Discount on claims paid in advance	1,694.04	
Rent from company's property, including $50,000.00 for company's own occupancy	374,453.40	
Total interest and rents		895,301.42
Premium on sale of stock		281,250.00

From other sources, viz.:		
Increase of book value of real estate		$ 136,195.07
Total income		$ 4,053,562.50
Sum of both amounts		$ 20,684,094.56

DISBURSEMENTS.

For death claims, $1,038,721.47; additions, $29,062.62	$ 1,067,784.09	
For matured endowments, $850,845.33; additions, $36,375.11	887,220.44	
Net amount paid for losses and matured endowments	$ 1,955,004.53	
For annuities involving life contingencies	45,624.74	
Surrender values paid in cash	192,648.36	
Surrender values applied to purchase paid-up insurance and annuities	74,552.17	
Dividends surrendered to pay renewal premiums	56,209.20	
Dividends applied to purchase paid-up additions and annuities	88,921.00	
Total paid policy-holders	$ 2,412,960.00	
Paid for claims on supplementary contracts not involving life contingencies	143.05	
Paid stockholders for interest or dividends	8,750.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $205,084.63; renewal premiums, $141,376.41; annuities, $60.00	346,521.04	
Salaries and allowances for agencies, including managers, agents and clerks	178,433.53	
Agency supervision, traveling and all other expenses	24,642.32	
Medical examiners' fees	32,609.22	
Inspection of risks	6,803.70	
Salaries and all other compensation of officers and Home Office employees	156,113.26	
Rent, including $50,000.00 for company's own occupancy	75,634.05	
Advertising, $9,379,99; printing and stationery, $9,574.80; postage and exchange, $14,476.71	33,431.50	
Legal and special actuarial expenses	15,136.95	
Insurance taxes, licenses and department fees	48,092.98	
Taxes on real estate	62,742.66	
Repairs and expenses (other than taxes) on real estate	122,455.25	
All other disbursements, viz.:		
Office expenses	18,337.84	
Profit and loss	22,124.63	
Total disbursements		3,564,931.98
Balance		$ 17,119,162.58

LEDGER ASSETS.

Book value of real estate	$ 6,476,284.00	
Mortgage loans on real estate	6,732,400.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,603,020.68	
Book value of bonds and stocks	494,690.58	
Deposited in trust companies and banks on interest	1,580,002.81	
Cash in company's office	6,789.59	
Deposited in banks (not on interest)	180,356.94	
Agents' balances	45,617.98	
Total ledger assets		$ 17,119,162.58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 59,388.97	
Interest accrued on bonds and stocks	1,387.83	
Interest due and accrued on premium notes, policy loans or liens	23,124.33	
Rents due and accrued on company's property or lease	31,926.66	
Total rents and interest due and accrued		115,827.79

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1904	$ 4,622.46	$ 166,107.13	
Gross deferred premiums on policies in force December 31, 1904	17,516.11	202,258.45	
Total	$ 22,158.57	$ 368,365.58	
Deduct loading, 20 per cent.	4,431.72	73,673.12	
Net amount of uncollected and deferred premiums	$ 17,726.85	$ 294,692.46	$ 312,419.31
Gross assets			$ 17,547,409.68

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 45,617.98	
Book value of ledger assets over market value, viz.:		
Bonds	15,347.50	
Total		60,965.48
Total admitted assets		$ 17,486,444.20

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1904, as computed by New York Insurance Department on the Actuaries' and American Tables of Mortality, with 4, 3½ and 3 per cent. interest	$16,009,154.00	
Same for reversionary additions	441,293.00	
Same for annuities (including those in reduction of premiums)	286,788.00	
Net reserve		$ 16,737,235.00
Reserve on policies cancelled and not included in item 1, upon which a surrender value may be demanded		2,792.00
Claims for death losses in process of adjustment or adjusted and not due	$ 34,282.10	
Claims for death losses which have been reported and no proofs received	62,165.10	
Claims for matured endowments due and unpaid	33,918.62	
Total policy claims		130,365.82
Premiums paid in advance		5,999.54
Other liabilities, viz.:		
Unearned interest on policy loans		16,775.33
Bills accrued		17,960.51
Total		$ 16,911,128.20
Capital stock		500,000.00
Unassigned funds—surplus		75,316.00
Total liabilities		$ 17,486,444.20

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	25,355	$48,089,155.00	9,981	$18,016,608.00	85	$	$ 681,421.00	35,421	$ 66,786,943.00
Issued during year	3,656	6,692,155.00	1,035	1,526,974.00	9		110,335.00	4,700	8,329,464.00
Revived during year	935	1,899,822.00	331	527,320.00			5,993.00	1,266	2,433,075.00
Increased during year									
Totals before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Totals after transfers	29,946	56,681,132.00	11,347	20,070,902.00	94		797,448.00	41,387	77,549,482.00
Deduct ceased:									
By death	376	841,033.00	94	178,134.00	6		26,186.00	476	1,045,353.00
By maturity			793	1,386,359.00			36,117.00	793	1,422,476.00
By expiry									
By surrender	420	892,472.00	184	410,495.00	6		99,345.00	610	1,402,312.00
By lapse	2,277	5,020,242.00	662	1,170,155.00			794.00	2,939	6,191,191.00
By decrease									
Total terminated	3,073	6,753,747.00	1,733	3,145,143.00	12		162,442.00	4,818	10,061,332.00
Outstanding end of year	26,873	49,927,385.00	9,614	16,925,759.00	82		635,006.00	36,569	67,488,150.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1904: Number, 82, representing in annual payments $36,175.15.

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.		*Amount.*
Policies in force December 31, 1903	508	$	607,643.00
Policies issued during the year	219		267,560.00
Total	727	$	875,203.00
Deduct ceased to be in force during the year	126		161,249.00
Policies in force December 31, 1904	601	$	713,954.00
Losses and claims incurred during the year	10		14,277.00
Total	10	$	14,277.00
Losses and claims settled during the year, in cash	10		14,277.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses			26,339.62

ASSESSMENT LIFE INSURANCE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE ASSESSMENT LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

CAROLINA BENEVOLENT ASSOCIATION OF RALEIGH, N. C.

Incorporated September 13, 1901. Commenced Business September 13, 1901.

N. B. BROUGHTON, President. A. E. S. LINDSAY, Secretary.

Home Office, 502 Tucker Building, Raleigh, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 227.14

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Subsequent year's assessments or premiums: Expense, $416.35; mortuary, $295.00	$ 711.35	
Total income during the year		711.35
Sum of both amounts		$ 938.49

DISBURSEMENTS.

Death claims or installments paid	$ 218.10	
Total paid to members	$ 218.10	
Salaries and other compensation of office employees	300.00	
Insurance department fees and licenses	50.00	
Rent	60.00	
Advertising and printing	5.00	
Losses on sales of securities	100.42	
All other items	16.00	
Total disbursements		749.52
Balance		$ 188.97

LEDGER ASSETS.

Cash in office	$ 188.97	
Total ledger assets		$ 188.97

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1903	159	$ 159,000.00
Policies or certificates written or increased during the year	4	4,000.00
Total	163	$ 163,000.00
Deduct decreased or ceased to be in force during the year	21	21,000.00
Total policies or certificates in force December 31, 1904	142	$ 142,000.00

CAROLINA MUTUAL LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1903. Commenced Business 1904.

HENRY E. HAGAN, President. J. P. WILLIAMS, Secretary.

Home Office, 4 East Davie Street, Raleigh, North Carolina.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,000.00

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 3,909.71	
Total paid by members	$ 3,909.71	
Total income during the year		3,909.71
Sum of both amounts		$ 5,909.71

DISBURSEMENTS.

Death claims or installments paid	$ 118.13	
Disability, sick or accident benefits	656.38	
Total paid to members	$ 774.51	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	1,068.95	
Salaries and other compensation of office employees	910.29	
Taxes on premiums, $18.23; Insurance Department fees and licenses, $193.56	211.79	
Rent	83.25	
Furniture, $112.50; legal expenses, $70.23: advertising and printing, $384.05	566.78	
All other items, viz.: Postage, $99.19; miscellaneous expense, $250.41	349.60	
Total disbursements		$ 3,965.17
Balance		$ 1,944.54

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collateral	$ 1,500.00	
Cash in hands of treasurer	264.68	
Deposited in banks	79.86	
Agents' debit balances	100.00	
Total ledger assets		$ 1,944.54

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $112.50; supplies, printed matter, stationery, $384.05	$ 496.55	
Agents' debit balances unsecured	100.00	
Total		$ 596.55
Total admitted assets		$ 1,347.99

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	1,347.99

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates written or increased during the year	4,735	$ 29,080.40
Total	4,735	$ 29,080.40
Deduct decreased or ceased to be in force during the year	511	318.13
Total policies or certificates in force December 31, 1904	4,224	$ 28,762.27
Losses and claims paid, scaled down, dropped and compromised during the year	511	$ 318.13
Premiums and assessments collected during the year		3,909.71

INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY OF GEORGIA.

Incorporated 1891. Commenced Business October, 1892.

J. N. MCEACHERN, President. I. M. SHEFFIELD, Secretary.

Home Office, 503-509 Austelle Building, Atlanta, Ga.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 13,330.57
INCOME.		
Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 10,183.35	
First year's assessments or premiums: Expense	311,887.35	
Total paid by members	$ 322,070.70	
Interest from bonds and stocks	210.00	
Total income during the year		322,280.70
Sum of both amounts		$ 335,611.27
DISBURSEMENTS.		
Death claims or installments paid	$ 17,089.45	
Disability, sick or accident benefits	82,875.80	
Advance payments returned to rejected applicants	2,506.20	
Total paid to members	$ 102,471.45	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	139,213.40	
Salaries and allowances of managers and agents not paid by commissions	3,213.55	
Salaries of officers and other compensation of officers	51,571.38	
Salaries and other compensation of office employees	3,911.00	
Medical examiners' fees	310.10	
Taxes on premiums, Insurance Department fees and licenses	5,163.10	
Rent	4,673.95	
Furniture, $643.67; legal expenses, $419.20; advertising and printing, $3,929.79	4,992.66	
All other items	2,332.46	
Total disbursements		317,853.05
Balance		$ 17,758.22

LEDGER ASSETS.

Book value of bonds	$ 6,000.00	
Cash in office	3,697.78	
Deposited in banks	4,060.44	
Other assets, viz.: Loans to Georgia Loan Company	4,000.00	
Total ledger assets		$ 17,758.22

NON-LEDGER ASSETS.

Market value of bonds over book value	$ 570.00	
Mortuary assessments (exclusive of expense elements) unpaid, not over three months due, on insurance in force	152,625.20	
Other items	7,800.00	
Total non-ledger assets		160,995.20
Gross assets		$ 178,753.42

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $5,800.00; supplies, printed matter, stationery, $2,000.00	$ 7,800.00	
Depreciation in ledger assets to bring same to market value	570.00	
Premiums in process of collection	152,625.20	
Total		160,995.20
Total admitted assets		$ 17,758.22

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 17,758.22

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1903	66,447	$ 3,322,350.00
Policies or certificates written or increased during the year	79,796	1,915,104.00
Total	146,243	$ 5,237,454.00
Deduct decreased or ceased to be in force during the year	83,042	3,720,630.00
Total policies or certificates in force December 31, 1904	63,201	$ 1,516,824.00
Losses and claims incurred during the year	34,114	99,965.25
Total	34,114	$ 99,965.25
Losses and claims paid, scaled down, dropped and compromised during the year	Not given.	Not given.
Losses and claims outstanding unpaid December 31, 1904	Not given.	Not given.
Premiums and assessments collected during the year	----------	322,070.70

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1903	13,517	$ 316,900.00
Policies or certificates written or increased during the year	17,910	429,840.00
Total	31,427	$ 746,740.00
Deduct decreased or ceased to be in force during the year	19,294	455,548.00
Total policies or certificates in force December 31, 1904	12,133	$ 291,192.00
Losses and claims incurred during the year	7,065	16,970.10
Total	7,065	$ 16,970.10
Losses and claims paid, scaled down, dropped and compromised during the year	Not given.	Not given.
Losses and claims outstanding unpaid December 31, 1904	Not given.	Not given.
Premiums and assessments collected during the year	----------	46,395.75

NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION OF DURHAM, N. C.

Incorporated February, 1899. Commenced Business April 1, 1899.

JOHN MERRICK, President. A. M. MOORE, Secretary.

Home Office, Durham, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 3,600.00

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 26,675.60	
Total paid by members	$ 26,675.60	
Interest from mortgages	10.00	
Rents on real estate	173.90	
From all other sources	50.78	
Total income during the year		26,910.28
Sum of both amounts		$ 30,510.28

DISBURSEMENTS.

Death claims or installments paid	$ 2,240.00	
Disability, sick or accident benefits	6,060.00	
Advance payments returned to rejected applicants	36.00	
Total paid to members	$ 8,336.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	7,280.50	
Salaries and allowances of managers and agents not paid by commissions	3,034.66	
Insurance Department fees and licenses	416.72	
Taxes on real estate and investments, $43.00; expenses and repairs on real estate, $500.00	543.00	
Rent	154.00	
Furniture, $400.00; legal expenses, $25.00; advertising and printing, $1,018.85	1,443.85	
All other items	520.26	
Total disbursements		21,728.99
Balance		$ 8,781.29

LEDGER ASSETS.

Book value real estate	$ 4,025.00	
Loans on mortgages of real estate	309.00	
Cash in office	250.00	
Deposited in banks	3,143.00	
Agents' debit balances	160.00	
Other assets	894.29	
Total ledger assets		$ 8,781.29

NON-LEDGER ASSETS.

Market value of real estate over book value	$ 350.00	
Other items	1,250.00	
Total non-ledger assets		1,600.00
Gross assets		$ 10,381.29

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $800.00; supplies, printed matter, stationery, $200.00	$ 1,000.00	
Loans on personal security	250.00	
Total		$ 1,250.00
Total admitted assets		$ 9,131.29

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 9,131.29

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount*
Policies or certificates in force December 31, 1903	15,100	$ 453,000.00
Policies or certificates written or increased during the year	25,000	725,000.00
Total	40,100	$ 1,178,000.00
Deduct decreased or ceased to be in force during the year	18,604	537,860.00
Total policies or certificates in force December 31, 1904	21,496	$ 640,140.00
Losses and claims unpaid December 31, 1904	Not given.	Not given.
Losses and claims incurred during the year	Not given.	Not given.
Premiums and assessments collected during the year		26,675.60

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1903	9,126	$ 273,780.00
Policies or certificates written or increased during the year	20,000	620,000.00
Total	29,126	$ 893,780.00
Deduct decreased or ceased to be in force during the year	11,056	615,540.00
Total policies or certificates in force December 31, 1904	18,070	$ 278,240.00
Losses and claims unpaid December 31, 1904	Not given.	Not given.
Losses and claims incurred during the year	Not given.	Not given.
Premiums and assessments collected during the year		26,675.60

EXHIBIT OF POLICIES OR CERTIFICATES.

At end of previous year.

	Number.	*Amount.*
Term or natural premium policies	9,126	$ 273,780.00
New policies issued.		
Term or natural premium policies	25,000	787,500.00
Old policies revived.		
Term or natural premium policies	400	13,000.00
Old policies changed and increased.		
Term or natural premium policies	80	2,400.00
Total	34,606	$ 1,076,680.00
Deduct policies ceased to be in force	13,110	436,540.00
In force at end of year	21,496	$ 640,140.00

Policies ceased to be in force during the year.

	Number.	*Amount.*
By death	130	$ 2,240.00
By lapse	11,700	395,900.00
By not being taken	1,280	38,400.00
Total terminated	13,110	$ 436,540.00

PEOPLES MUTUAL BENEVOLENT ASSOCIATION OF RALEIGH, N. C.

Re-incorporated 1904. Commenced Business 1897.

C. M. BERNARD, President. H. E. KING, Secretary.

Home Office, Raleigh, N. C.

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 11,542.00	
Medical examiners' fees paid by applicant	705.00	
Total paid by members	$ 12,247.00	
Total income during the year		$ 12,247.00

DISBURSEMENTS.

Death claims or installments paid	$ 1,410.00	
Advance payments returned to rejected applicants	20.00	
Total paid to members	$ 1,430.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	3,555.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	16.54	
Salaries of officers	1,200.00	
Salaries and other compensation of office employees	865.00	
Medical examiners' fees	705.00	
Taxes on premiums, $288.55; Insurance Department fees and licenses, $213.00	501.55	
Rent	124.00	
Legal expenses, $250.00; advertising and printing, $186.15	436.15	
All other items	3,413.76	
Total disbursements		12,247.00

LEDGER ASSETS.

Deposited in banks	$ 359.67	
Total net ledger assets		$ 359.67

NON-LEDGER ASSETS.

Furniture and office supplies	$ 275.00	
Total non-ledger assets		275.00
Gross assets		$ 634.67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $200.00; supplies, printed matter, stationery, $75.00	275.00
Total admitted assets	359.67

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 359.67

EXHIBIT OF POLICIES OR CERTIFICATES.

	ALL BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1903	8,274	Not given.
Policies or certificates written or increased during the year	1,410	Not given.
Total	9,684	Not given.
Deduct decreased or ceased to be in force during the year	2,174	Not given.
Total policies or certificates in force December 31, 1904	7,510	Not given.
Losses and claims incurred during the year	88	Not given.
Total	88	Not given.
Losses and claims paid, scaled down, dropped and compromised during the year	88	Not given.
Premiums and assessments collected during the year		$ 11,542.00

PEOPLES BENEVOLENT AND RELIEF ASSOCIATION OF CHARLOTTE, N. C.

Incorporated February 10, 1897. Commenced Business April 1, 1897.

C. S. L. A. TAYLOR, President. E. J. YOUNG, Secretary.

Home Office, 227 East Trade Street, Charlotte, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 906.10

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 39,298.75	
Total paid by members	$ 39,298.75	
Total income during the year		39,298.75
Sum of both amounts		$ 40,204.75

DISBURSEMENTS.

Death claims or installments paid	$ 4,556.08	
Disability, sick or accident benefits	12,828.23	
Advance payments returned to rejected applicants	15.80	
Paid members for dividends	31.28	
Total paid to members	$ 17,431.39	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	15,206.26	
Salaries and allowances of managers and agents not paid by commissions	640.00	
Salaries of officers	1,510.00	
Salaries and other compensation of office employees	1,533.44	
Medical examiners' fees	25.00	
Taxes on premiums, $372.16; insurance department fees and licenses, $97.00	469.16	

Rent	$ 398.40	
Furniture, $75.00; legal expenses, $75.00; advertising and printing, $1,606.38	1,756.38	
Total disbursements		$ 38,970.03
Balance		$ 1,134.82

LEDGER ASSETS.

Cash in office	$ 1,134.82	
Agents' debit balances	200.00	
Total ledger assets		$ 1,334.82

NON-LEDGER ASSETS.

Other items: Furniture, fixtures, etc.	1,350.00
Gross assets	$ 2,684.82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,150.00; supplies, printed matter, stationery, $200.00	1,350.00
Total admitted assets	$ 1,334.82

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 1,334.82

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1903	36,012	$ 1,260,420.00
Policies or certificates written or increased during the year	17,249	603,715.00
Total	53,261	$ 1,864,135.00
Deduct decreased or ceased to be in force during the year	4,326	151,410.00
Total policies or certificates in force December 31, 1904	48,955	$ 1,712,725.00
Losses and claims incurred during the year	6,349	17,431.39
Total	6,349	$ 17,431.39
Premiums and assessments collected during the year		39,298.75

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1903	12,035	$ 106,125.00
Policies or certificates written or increased during the year	5,749	201,238.33
Total	17,784	$ 307,363.33
Deduct decreased or ceased to be in force during the year	1.442	50,470.00
Total policies or certificates in force December 31, 1904	16,342	$ 256,893.33
Losses and claims incurred during the year	2,116	5,810.13
Total	2,116	$ 5,810.13
Premiums and assessments collected during the year		14,886.78

PIEDMONT MUTUAL LIFE INSURANCE COMPANY OF GREENSBORO, N. C.

Incorporated August 14, 1903. Commenced Business November 1, 1903.

W. H. MCNEILL, President. H. F. FULLER, Secretary.

Home Office, 101½ W. Market Street, Greensboro, N. C.

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
First year's assessments or premiums	$ 1,667.23	
Total paid by members	$ 1,667.23	
From all other sources	30.00	
Total income during the year		$ 1,697.23

DISBURSEMENTS.

Death claims or installments paid	$ 139.93	
Disability, sick or accident benefits	520.00	
Total paid to members	$ 659.93	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	708.69	
Medical examiners' fees paid by company	1.00	
Taxes on premiums, Insurance Department fees and licenses	110.18	
Rent	12.00	
Furniture, legal expenses, advertising and printing	63.45	
All other items	43.21	
Total disbursements		1,608.46
Balance		$ 88.77

LEDGER ASSETS.

Cash in office	$ 88.77	
Total ledger assets		$ 88.77

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 88.77

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1903	300	Not given.
Policies or certificates written or increased during the year	1,149	Not given.
Total	1,449	$ 15,000.00
Deduct decreased or ceased to be in force during the year	686	Not given.
Total policies or certificates in force December 31, 1904	763	Not given.
Premiums and assessments collected during the year		$ 1,695.23

STATE MUTUAL LIFE AND ANNUITY ASSOCIATION OF ROME, GEORGIA.

Incorporated October 29, 1898. Commenced Business October 29, 1898.

. D. PHILLIPS, President. A. C. WADSWORTH, Secretary.

Home Office, 225 Broad Street, Rome, Georgia.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 190,517.25

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
First year's assessments or premiums	$ 33,418.03	
Subsequent year's assessments or premiums:		
Expense, $23,890.91; mortuary, $13,825.45; reserve, $24,706.89	62,423.25	
Total paid by members	$ 95,841.28	
Interest from mortgages, $378.26; bonds and stocks, $792.50; other sources, $5,199.40	6,370.16	
From all other sources, viz.: Advance reserve	54,200.00	
Total income during the year		156,411.44
Sum of both amounts		$ 346,928.69

DISBURSEMENTS.

Death claims or installments paid	$ 13,500.00	
Disability, sick or accident benefits	250.00	
Paid members for dividends, $6,129.45; for surrender values, $124.07	6,253.52	
Total paid to members	$ 20,003.52	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $19,745.70; subsequent years, $9,619.76	29,365.46	
Salaries and allowances of managers and agents not paid by commissions	12,041.18	
Salaries of officers	5,800.00	
Salaries and other compensation of office employees	4,537.00	
Medical examiners' fees	1,766.50	
Taxes on premiums, $946.47; Insurance Department fees and licenses, $1,077.74; municipal licenses, $97.20	2,121.41	
Rent	881.10	
Legal expenses, $1,411.67; advertising and printing, $2,745.18	4,156.85	
All other items	1,398.47	
Total disbursements		82,072.30
Balance		$ 264,856.39

LEDGER ASSETS.

Book value real estate	$ 1,446.37	
Loans on mortgages of rea estate	19,990.75	
Book value of bonds and stocks	46,360.00	
Cash in office	151.26	
Deposited in banks	47,128.74	
Agents' debit balances	44,708.60	
Bills receivable	60,886.70	
Other assets, viz.: Premium notes	35,605.56	
Loans to policy-holders	8,397.07	
Furniture, etc.	2,251.49	
Total	$ 266,926.54	

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	$ 2,070.15	
Total ledger assets		$ 264,856.39

NON-LEDGER ASSETS.

Interest due on mortgages	$ 590.71	
Interest due on other assets	799.50	
Market value of real estate over book value	2,500.00	
Market value of bonds (not including interest) and stocks over book value	750.00	
Annual premiums due and unpaid, not over three months due, on insurance in force	24,886.15	
Other items	12,250.00	
Total non-ledger assets		41,776.36
Gross assets		$ 306,632.75

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 2,251.49	
Agents' debit balances unsecured	42,638.45	
Total		44,889.94
Total admitted assets		$ 261,742.81

NON-LEDGER LIABILITIES.

Present value future payments on installment policy claims (face, $34,225.00) discounted at 4 per cent.	$ 30,169.75	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	977.25	
Premiums paid before due	111.47	
All other liabilities	82,310.00	
Total liabilities		$ 113,568.47
Balance on hand to protect contracts in addition to the right of assessment		$ 148,174.34
Total special fund set aside for protection of policy-holders		70,060.00

EXHIBIT OF POLICIES OR CERTIFICATES.

	TOTAL BUSINESS OF THE YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1903	1,376	$ 3,090,500.00
Policies or certificates written or increased during the year	473	878,500.00
Total	1,849	$ 3,969,000.00
Deduct decreased or ceased to be in force during the year	762	1,536,000.00
Total policies or certificates in force December 31, 1904	1,087	$ 2,433,000.00
Losses and claims unpaid December 31, 1904	1	3,000.00
Losses and claims incurred during the year	4	8,000.00
Total	5	$ 11,000.00
Losses and claims paid, scaled down, dropped and compromised during the year on annuities		13,500.00
Premiums and assessments collected during the year		95,841.28

BUSINESS IN N. C. DURING YEAR.

	Number.	Amount.
Policies or certificates in force December 31, 1903	14	$ 26,500.00
Policies or certificates written or increased during the year	55	77,500.00
Total	69	$ 101,000.00
Deduct decreased or ceased to be in force during the year	9	15,500.00
Total policies or certificates in force December 31, 1904	60	$ 85,500.00
Premiums and assessments collected during the year		2,928.09

EXHIBIT OF POLICIES OR CERTIFICATES.

At end of previous year.

	Number.	Amount.
Paid up and limited payment policies	1,376	$ 3,090,500.00

New policies issued.

Paid up and limited payment policies	460	846,500.00

Old policies revived.

Paid up and limited payment policies	13	32,000.00
Total	1,849	$ 3,969,000.00
Deduct policies ceased to be in force	762	1,536,000.00

Policies ceased to be in force during the year.

	Number.	Amount.
By death	4	$ 8,000.00
By surrender	1	3,000.00
By lapse	737	1,469,000.00
By change and decrease		5,000.00
By not being taken	20	51,000.00
Total terminated	762	$ 1,536,000.00

UNITED STATES MUTUAL INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated April 5, 1904. Commenced Business May 2, 1904.

J. T. GREGORY, President. J. M. JOHNSON, Secretary.

Home Office, 401 Carolina Trust Building, Raleigh, N. C.

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 1,531.34	
Total paid by members	$ 1,531.34	
From all other sources, viz.:		
Investments	2,116.00	
Total income during the year		$ 3,647.34

DISBURSEMENTS.

Death claims or installments paid	$ 60.00	
Disability, sick or accident benefits	246.75	
Total paid to members	$ 306.75	
Salaries and allowances of managers and agents not paid by commissions	1,442.53	
Insurance Department fees, licenses and charter	113.00	
Rent	57.26	
Furniture, $86.03; legal expenses, $70.00; advertising and printing, $135.65	291.68	
All other items	444.12	
Total disbursements		$ 2,655.34
Balance		$ 992.00

LEDGER ASSETS.

Cash in office	$ 992.00	
Total ledger assets		$ 992.00

WORKERS MUTUAL LIFE AND HEALTH INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated November 30, 1903. Commenced Business February 8, 1904.

E. M. RIGGS, President. A. E. PITTMAN, Secretary.

Home Office, New Bern, N. C.

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 14.30	
First year's assessments or premiums: Expense, $1,365.53; mortuary, $384.85; reserve, $48.13	1,798.51	
Total paid by members	$ 1,812.81	
From all other sources, viz.: Money advanced by officers of company for expenses, etc.	481.34	
Total income during the year		$ 2,294.15

DISBURSEMENTS.

Death claims or installments paid	$ 31.00	
Disability, sick or accident benefits	353.85	
Total paid to members	$ 384.85	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	389.16	
Salaries and allowances of managers and agents not paid by commissions	232.64	
Salaries of officers, $673.13; other compensation of officers, $1.00	674.13	
Salaries and other compensation of office employees	56.00	
Taxes on premiums, $20.45; Insurance Department fees and licenses, $88.00	108.45	

Rent	$ 35.00	
Furniture, $26.50; legal expenses, $20.65; advertising and printing, $119.16	166.31	
Losses on sales of securities	20.00	
All other items	179.48	
Total disbursements		$ 2,246.02
Balance		$ 48.13

LEDGER ASSETS.

Cash in office	$ 26.55	
Deposited in banks	21.58	
Agents' debit balances	6.60	
Total ledger assets		54.73

NON-LEDGER ASSETS.

Other items: Furniture, fixtures, etc.	145.00
Gross assets	$ 199.73

NON-LEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 101.16
Balance on hand to protect contracts in addition to the right of assessment	$ 98.57

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates written or increased during the year	1,381	$ 39,042.00
Total	1,381	$ 39,042.00
Deduct decreased or ceased to be in force during the year	998	27,700.00
Total policies or certificates in force December 31, 1904	383	$ 11,342.00
Losses and claims incurred during the year	1	31.00
Total	1	$ 31.00
Losses and claims paid, scaled down, dropped and compromised during the year	1	31.00
Premiums and assessments collected during the year		1,812.81

FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

CABARRUS MUTUAL FIRE INSURANCE COMPANY OF CABARRUS COUNTY, N. C.

Incorporated May 21, 1901. Commenced Business May 21, 1901.

Z. A. MORRIS, President. JOHN K. PATTERSON, Secretary.

Home Office, Concord, N. C.

BALANCE SHEET.

Amount of ledger assets December 31, 1904	$ 300.67

INCOME.

	Fire.	
Gross premiums	$ 87.65	
Total premiums		87.65
From all other sources: Assessments		1,853.54
Total income		$ 1,941.19
Aggregate last balance and income		$ 2,341.86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 128.00	
Net amount paid for losses		128.00
Commissions or brokerage to agents		58.43
Salaries, fees and all other charges of officers		55.54
Insurance Department fees and agents' licenses		24.00
Tax on franchise		10.00
Advertising, printing, etc.		24.70
Total disbursements during the year		$ 300.67
Balance December 31, 1904		$ 1,941.19

LEDGER ASSETS.

Cash in company's office and bank	$ 1,941.19	
Total net or ledger assets		$ 1,941.19

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 578,895.00	Not given.
Written or renewed during the year	17,530.00	Not given.
Total	$ 596,425.00	Not given.
Net amount in force December 31, 1904	$ 596,425.00	Not given.

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Gross risks written	$ 17,530.00
Gross premiums received	87.65
Losses paid	128.00
Losses incurred	2.00

CAROLINA FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated, 1887. Commenced Business, 1889.

R. R. BELLAMY, President. M. S. WILLARD, Secretary.

Home Office, 10 Princess Street, Wilmington, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of ledger assets December 31, 1903		$ 83,204.91

INCOME.

	Fire.	
Gross premiums	$ 35,266.89	
Deduct re-insurance, rebate, abatement and return premiums	14,193.74	
Total premiums		21,073.15
Interest on mortgage loans	$ 4,236.67	
Rents from company's property	497.50	
Total interest and rents		4,734.17
From all other sources, viz.: Money borrowed from Murchison National Bank		6,000.00
Total income		$ 31,807.32
Aggregate last balance and income		$ 115,012.23

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 13,519.29	
Deduct salvage and re-insurance	3,882.32	
Net amount paid for losses		$ 9,636.97
Paid stockholders for interest or dividends		3,032.00
Commissions or brokerage		5,400.22
Salaries, fees and all other charges of officers, agents and other employees		275.00
Taxes on real estate		211.45
All other taxes, licenses and Insurance Department fees		522.50
Repairs and expenses on real estate		492.00
Advertising, printing, etc.		635.59
Tax on property		793.44
All other disbursements		997.09
Total disbursements during the year		$ 21,996.26
Balance December 31, 1904		$ 93,015.97

LEDGER ASSETS.

Book value of real estate	$ 15,816.05
Mortgage loans on real estate	39,828.94
Loans secured by pledge of bonds, stocks or other collaterals	8,800.00
Book value of bonds	23,996.68
Cash in bank	2,281.02
Agents' balances, representing business written subsequent to October 1, 1904	2,293.78
Gross assets	$ 93,015.97

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
On real estate	$ 316.05	
On bonds	26.68	
Total		$ 342.73
Total admitted assets		$ 92,673.24

LIABILITIES.

Gross claims for losses in process of adjustment	$ 382.00	
Net amount of unpaid losses and claims		$ 382.00
Unearned premiums on fire risks, running one year or less	$ 7,403.86	
Unearned premiums on fire risks, running more than one year	9,247.79	
Unearned premiums on excess of original premiums over amount received for re-insurance	2,158.30	
Total unearned premiums		18,809.95
Unpaid dividends due stockholders		24.00
Due and to become due for borrowed money		6,000.00
Total liabilities, except capital		$ 25,215.95
Capital actually paid up in cash	$ 50,000.00	
Surplus over all liabilities	17,457.29	
Surplus as regards policy-holders		67,457.29
Total liabilities		$ 92,673.24

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 2,876,165.00	$ 55,841.46
Written or renewed during the year	1,869,162.00	35,266.89
Total	$ 4,746,327.00	$ 91,108.35
Deduct those expired and marked off as terminated	1,326,437.00	27,663.72
In force at end of the year 1904	$ 3,419,890.00	$ 63,444.63
Deduct amount re-insured	468,180.00	9,067.38
Net amount in force December 31, 1904	$ 2,951,710.00	$ 54,377.25

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 700,838.00	$ 14,807.73	$ 7,403.86
In 1902	3 years	One-sixth	405,723.00	5,020.00	836.66
In 1903	3 years	One-half	313,271.00	3,817.57	1,908.78
In 1904	3 years	Five-sixths	390,585.00	5,708.82	4,757.35
In 1900	5 years	One-tenth	26,310.00	662.34	66.23
In 1901	5 years	Three-tenths	21,964.00	475.05	142.52
In 1902	5 years	One-half	39,762.00	910.55	455.27
In 1903	5 years	Seven-tenths	38,600.00	743.00	520.10
In 1904	5 years	Nine-tenths	27,590.00	623.20	560.88
Total					$ 16,651.65

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 9,218.97
Largest amount written on any one risk	12,000.00
Stock owned by directors at par value	16,900.00
Loaned to officers and directors	4,600.00
Loaned to stockholders not officers	7,311.77

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,118,022.00
Premiums received	21,073.15
Losses paid	9,636.97
Losses incurred	9,218.97
Losses now unpaid	382.00

DAVIDSON COUNTY MUTUAL FIRE INSURANCE COMPANY OF DAVIDSON COUNTY, N. C.

Incorporated July, 1902. Commenced Business July, 1902.

D. H. HINKLE, President. D. T. FRITTS, Secretary.

Home Office, Lexington, N. C.

INCOME.

	Fire.	
Gross premiums	$ 1,800.00	
Total premiums		$ 1,800.00
Total income		$ 1,800.00

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,417.00	
Net amount paid for losses		1,417.00
Salaries, fees and all other charges of officers, agents and other employees		72.00
Taxes		1.63
Insurance Department fees and agents' licenses		67.80
Advertising, printing, etc.		31.57
Legal expenses		10.00
Total disbursements during the year		$ 1,600.00
Balance December 31, 1904		$ 200.00

LEDGER ASSETS.

Cash in bank	$ 200.00
Total admitted assets	$ 200.00

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 418,869.00	Not given.
Written or renewed during the year	22,043.00	$ 1,800.00
In force at end of the year 1904	$ 440,912.00	Not given.

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	$ 22,043.00
Premiums received	1,800.00
Losses paid	1,417.00
Losses incurred	1,417.00

FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA.

Incorporated March 6, 1893. Reorganized and Commenced Business March 22, 1902.

N. B. BROUGHTON, President. A. E. S. LINDSEY, Secretary.

Home Office, Raleigh, N. C.

BALANCE SHEET.

Amount of ledger assets December 31, 1903		$ 22.14

INCOME.

	Fire.	
Gross premiums	$ 903.47	
Total premiums		903.47
Total income		$ 903.47
Aggregate last balance and income		$ 925.61

DISBURSEMENTS.

Salaries, fees and all other charges of officers, agents and other employees	645.78
Insurance Department fees and agents' licenses	103.99
Advertising, printing, etc.	57.80
All other expenditures	13.80
Total disbursements during the year	$ 821.37
Balance December 31, 1904	$ 104.24

LEDGER ASSETS.

Cash in company's office	$ 104.24	
Total ledger assets		$ 104.24

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
Net amount in force December 31, 1904	$ 6,716,964.00	Not given.

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	Not given.
Premiums received	Not given.
Losses paid	$ 15,723.00
Losses incurred	15,723.00

HOME FIRE INSURANCE COMPANY OF GREENSBORO, N. C.

Incorporated September, 1902. Commenced Business October, 1902.

R. L. HOLT, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of ledger assets December 31, 1904		$ 67,503.44

INCOME.

	Fire.	
Gross premiums	$ 30,055.85	
Deduct re-insurance, rebate, abatement and return premiums	4,697.49	
Total premiums		25,358.36
Interest on mortgage loans	$ 2,853.27	
Interest on bonds and dividends on stocks	712.50	
Interest from all other sources	6.39	
Total interest		3,572.16
From all other sources		1,969.51
Total income		$ 30,900.03
Aggregate last balance and income		$ 98,403.47

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 19,144.15	
Deduct salvage and re-insurance	6,485.85	
Net amount paid for losses		12,658.30
Paid stockholders for interest or dividends		3,000.00
Open accounts		551.43
All other disbursements		12,229.72
Total disbursements during the year		$ 28,439.45
Balance December 31, 1904		$ 69,964.02

LEDGER ASSETS.

Mortgage loans on real estate	$ 45,012.60	
Book value of bonds and stocks	8,379.00	
Cash in bank	9,719.94	
Agents' balances, representing business written subsequent to October 1, 1904	2,887.70	
Other ledger assets	3,964.78	
Total admitted assets		$ 69,964.02

LIABILITIES.

Unearned premiums on fire risks, running one year or less	$ 9,703.95	
Unearned premiums on fire risks, running more than one year	7,079.26	
Total unearned premiums		$ 16,783.21
Unpaid dividends due stockholders		3,000.00
All other liabilities		180.81
Total liabilities, except capital		$ 19,964.02
Capital actually paid up in cash	$ 50,000.00	
Surplus as regards policy-holders		50,000.00
Total liabilities		$ 69,964.02

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 1,328,024.00	$ 25,862.86
Written or renewed during the year	1,661,893.00	30,055.85
Total	$ 2,989,917.00	$ 55,918.71
Deduct those expired and marked off as terminated	1,192,402.00	22,859.64
In force at end of the year 1904	$ 1,797,515.00	$ 33,059.07
Deduct amount re-insured	159,450.00	2,643.17
Net amount in force December 31, 1904	$ 1,638,065.00	$ 30,415.90

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 980,572.00	$ 19,407.90	$ 9,703.95
In 1902	3 years	One-sixth	58,220.00	977.91	162.98
In 1903	3 years	One-half	245,491.00	4,148.01	2,074.01
In 1904	3 years	Five-sixths	289,857.00	4,386.04	3,655.03
In 1902	5 years	One-half	1,400.00	35.33	17.66
In 1903	5 years	Seven-tenths	30,600.00	725.28	507.69
In 1904	5 years	Nine-tenths	31,925.00	735.43	661.89
Total			$ 1,638,065.00	$ 30,415.90	$ 16,783.21

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	$ 1,452,504.00
Premiums received	27,928.58
Losses paid	12,658.30
Losses incurred	12,658.30

MECKLENBURG FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated April 10, 1902. Commenced Business May 31, 1902.

W. E. ARDREY, President. R. C. FREEMAN, Secretary.

Home Office, Charlotte, N. C.

BALANCE SHEET.

Amount of ledger assets December 31, 1903		$ 1,218.22

INCOME.

	Fire.	
Gross premiums	$ 2,002.35	
Total premiums		2,002.35
Total income		$ 2,002.35
Aggregate last balance and income		$ 3,220.57

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,567.04	
Net amount paid for losses		1,567.04
Salaries, fees and all other charges of officers		371.50
Insurance Department fees and agents' licenses		160.20
Advertising, printing, etc.		34.30
Total disbursements during the year		$ 2,133.04
Balance December 31, 1904		$ 1,087.53

LEDGER ASSETS.

Cash in bank	$ 1,087.53	
Total ledger assets		$ 1,087.53

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.
In force December 31, 1903	$ 418,945.00
Written or renewed during the year	32,075.00
Total	$ 451,020.00
Deduct those expired and marked off as terminated	82,335.00
In force at end of the year 1904	$ 368,685.00

NORTH CAROLINA HOME INSURANCE COMPANY OF RALEIGH.

Incorporated December 14, 1868. Commenced Business January 1, 1869.

RICHARD H. BATTLE, President. CHARLES ROOT, Secretary.

Home Office, Fayetteville Street, Raleigh, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $89,299.00.

Amount of ledger assets December 31, 1903		$ 119,246.29

INCOME.

	Fire.	
Gross premiums	$ 113,843.65	
Deduct re-insurance, rebate, abatement and return premiums	47,471.14	
Total premiums		66,372.51
Interest on collateral loans	$ 1.85	
Interest on bonds and dividends on stocks	5,889.02	
Interest from all other sources	40.00	
Total interest		5,930.87
Total income		$ 72,303.38
Aggregate last balance and income		$ 191,549.67

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 46,675.32	
Deduct salvage and re-insurance	17,946.75	
Net amount paid for losses		28,728.57
Paid stockholders for interest or dividends		882.47
Commissions or brokerage		9,936.30
Salaries, fees and all other charges of officers, agents and other employees		4,728.58
All other taxes, licenses and Insurance Department fees		1,922.51
Rents		400.00
All other expenditures		4,784.71
Total disbursements during the year		$ 51,383.14
Balance December 31, 1904		$ 140,166.53

LEDGER ASSETS.

Mortgage loans on real estate	$ 870.00
Loans secured by pledge of bonds, stocks or other collaterals	225.00
Book value of bonds and stocks	140,896.34
Cash in bank	18,382.13
Agents' balances, representing business written subsequent to October 1, 1904	21,075.44
Agents' balances, representing business written prior to October 1, 1904	1,050.24
Other ledger assets	2,221.22
Total ledger assets	$ 184,720.37

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 127.30	
Interest accrued on bonds and stocks	1,555.91	
Interest accrued on collateral loans	46.36	
Interest accrued on other assets	20.00	
Total		1,749.57

Market value of bonds and stocks over book value		$ 6,485.16
Other non-ledger assets, stockholders' notes		37,101.00
Furniture, etc.		900.00
Gross assets		$ 230,956.10

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	$ 900.00	
Agents' balances, representing business written prior to October 1, 1904	1,050.24	
Stockholders' notes	37,101.00	
Total		39,051.24
Total admitted assets		$ 191,904.86

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,271.51	
Gross claims for losses in process of adjustment	318.00	
Gross claims for losses resisted	900.00	
Total	$ 2,489.51	
Deduct re-insurance due or accrued	829.82	
Net amount of unpaid losses and claims		$ 1,659.69
Unearned premiums on fire risks, running one year or less	$ 25,695.16	
Unearned premiums on fire risks, running more than one year	33,290.82	
Total unearned premiums		58,985.98
Interest due or accrued unpaid		231.18
Salaries, rents, etc., due and accrued		1,105.34
Amount due under re-insurance contract		7,001.82
Total liabilities, except capital		$ 68,984.01
Capital actually paid up in cash	$ 89,299.00	
Surplus over all liabilities	33,621.85	
Surplus as regards policy-holders		122,920.85
Total liabilities		$ 191,904.86

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 8,127,447.23	$ 149,744.17
Written or renewed during the year	5,635,400.72	113,843.65
Total	$ 13,762,847.95	$ 263,587.82
Deduct those expired and marked off as terminated	4,598,875.41	93,921.39
In force at end of the year 1904	$ 9,163,972.54	$ 169,666.43
Deduct amount re-insured	3,054,657.50	56,555.48
Net amount in force December 31, 1904	$ 6,109,315.04	$ 113,110.95

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 3,730,690.64	$ 77,085.48	$ 38,542.74
In 1903	2 years	One-fourth	43,210.00	384.20	96.05
In 1904	2 years	Three-fourths	29,211.82	680.20	510.15
In 1902	3 years	One-sixth	1,049,551.33	16,759.45	2,793.25
In 1903	3 years	One-half	1,380,126.73	22,595.44	11,297.72
In 1904	3 years	Five-sixths	1,568,302.33	25,091.64	20,909.71
In 1901	4 years	One-eighth	9,200.00	137.43	17.18
In 1902	4 years	Three-eighths	17,428.00	291.31	109.24
In 1903	4 years	Five-eighths	11,055.00	175.28	109.55

In 1904	4 years	Seven-eighths	$ 10,925.00	$ 253.86	$ 222.13
In 1900	5 years	One-tenth	276,859.00	4,803.06	4,493.76
In 1901	5 years	Three-tenths	205,182.00	4,493.76	1,348.17
In 1902	5 years	One-half	247,840.00	5,077.36	2,538.68
In 1903	5 years	Seven-tenths	298,743.66	5,750.16	4,025.07
In 1904	5 years	Nine-tenths	285,649.00	6,087.80	5,479.02
Total			$ 9,163,972.51	$ 169,666.43	$ 88,478.98

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 5,635,400.72
Premiums received	113,843.65
Losses paid	46,675.32
Losses incurred	43,835.80
Losses now unpaid	2,489.51

PAMLICO INSURANCE AND BANKING COMPANY OF TARBORO, N. C.

H. L. STATON, President. JOB COBB, Secretary.

Home Office, Tarboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $33,960.00.

Amount of ledger assets December 31, 1903		$ 88,986.43

INCOME.

	Fire.	
Gross premiums	$ 17,451.94	
Deduct re-insurance, rebate, abatement and return premiums	1,940.13	
Total premiums		15,511.81
From all other sources		11,856.18
Total income		$ 27,367.99
Aggregate last balance and income		$ 116,354.42

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 17,883.68	
Net amount paid for losses		17,883.68
Paid stockholders for interest or dividends		6,792.00
Commissions or brokerage		3,499.83
Salaries, fees and all other charges of officers, agents and other employees		3,919.84
All other taxes, licenses and Insurance Department fees		252.38
Repairs and expenses on real estate		2,891.35
Total disbursements during the year		$ 35,239.08
Balance December 31, 1904		$ 81,115.34

LEDGER ASSETS.

Book value of real estate	$ 3,437.24	
Mortgage loans on real estate	141,214.88	
Book value of bonds and stocks	17,500.00	
Cash in company's office	33,909.87	
Cash in bank	82,967.11	
Agents' balances, representing business written subsequent to October 1, 1904	3,008.47	
Agents' balances, representing business written prior to October 1, 1904,	2,054.58	
Office furniture, etc.	2,378.79	
Total ledger assets		$ 286,470.94

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	$ 2,378.79	
Agents' balances, representing business written prior to October 1, 1904,	2,054.58	
Total		4,433.37
Total admitted assets		$ 282,037.57

LIABILITIES.

Total unearned premiums		$ 10,922.69
All other liabilities, viz.: Deposits		205,337.42
Total liabilities, except capital		$ 216,260.11
Capital actually paid up in cash	$ 33,960.00	
Surplus over all liabilities	31,817.46	
Surplus as regards policy-holders		65,777.46
Total liabilities		$ 282,037.57

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 780,728.00	Not given.
Written or renewed during the year	601,821.00	Not given.
Total	$ 1,382,549.00	Not given.
Deduct those expired and marked off as terminated	551,566.00	Not given.
In force at end of the year 1904	$ 830,983.00	Not given.
Deduct amount re-insured	4,500.00	Not given.
Net amount in force December 31, 1904	$ 826,483.00	Not given.

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 308,090.37	$ 10,549.77	$ 5,274.88
In 1902	3 years	One-sixth	125,778.93	2,217.06	369.51
In 1903	3 years	One-half	139,598.22	2,629.58	1,314.79
In 1904	3 years	Five-sixths	158,237.37	2,934.11	2,445.09
In 1900	5 years	One-tenth	6,150.00	128.86	12.88
In 1901	5 years	Three-tenths	10,625.00	281.89	84.56
In 1902	5 years	One-half	22,181.99	578.85	289.42
In 1903	5 years	Seven-tenths	21,631.61	515.41	360.78
In 1904	5 years	Nine-tenths	32,640.00	856.43	770.78
Total			$	$	$ 10,922.69

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 601,821.00
Premiums received	17,451.00
Losses paid	17,883.00
Losses incurred	17,883.00

PIEDMONT FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1895. Commenced Business 1895.

HENRY M. MCADEN, President. A. L. SMITH, Secretary.

Home Office, South Tryon Street, Charlotte, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of ledger assets December 31, 1903	$ 121,818.21

INCOME.

	Fire.	
Gross premiums	$ 109,204.40	
Deduct re-insurance, rebate, abatement and return premiums	43,239.40	
Total premiums		65,965.00
Interest on collateral loans	$ 1,869.58	
Interest from all other sources	28.13	
Rents from company's property	7,026.82	
Total interest and rents		8,924.53
Total income		$ 74,889.53
Aggregate last balance and income		$ 196,707.74

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 61,776.07	
Deduct salvage and re-insurance	16,334.26	
Net amount paid for losses		45,441.81
Commissions or brokerage		9,497.56
Salaries, fees and all other charges of officers, agents, and other employees		5,964.24
Taxes on real estate		866.66
All other taxes, licenses and Insurance Department fees		557.44
Rents		780.00
Repairs and expenses on real estate		64.54
Advertising, printing, etc.		447.73
All other disbursements		2,576.53
Total disbursements during the year		$ 66,196.51
Balance December 31, 1904		$ 130,511.23

LEDGER ASSETS.

Book value of real estate	$ 75,000.00	
Loans secured by pledge of bonds, stocks or other collaterals	29,500.00	
Cash in bank	15,480.66	
Agents' balances, representing business written subsequent to October 1, 1904	8,901.36	
Rents due	40.00	
Uncollected re-insurance return premiums	30.26	
Furniture and fixtures	1,558.95	
Total ledger assets		$ 130,511.23

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	1,558.95
Total admitted assets	$ 128,952.28

LIABILITIES.

Gross losses adjusted and unpaid	$ 965.69	
Gross claims for losses resisted	4,400.00	
Total	$ 5,365.69	
Deduct re-insurance due or accrued	2,111.90	
Net amount of unpaid losses and claims		$ 3,253.79
Unearned premiums on fire risks, running one year or less	$ 25,054.42	
Unearned premiums on fire risks, running more than one year	18,488.06	
Total unearned premiums		43,542.48
Rents, quarterly in advance		267.50
Total liabilities, except capital		$ 47,063.77
Capital actually paid up in cash	$ 50,000.00	
Surplus over all liabilities	31,888.51	
Surplus as regards policy-holders		81,888.51
Total liabilities		$ 128,952.28

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 5,479,540.00	$ 98,676.25
Written or renewed during the year	6,066,914.00	109,204.40
Total	$ 11,546,454.00	$ 207,880.65
Deduct those expired and marked off as terminated	6,037,919.00	98,223.07
In force at end of the year 1904	$ 5,508,535.00	$ 109,657.58
Deduct amount re-insured	1,309,620.00	23,573.28
Net amount in force December 31, 1904	$ 4,198,915.00	$ 86,084.30

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 45,441.81
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	41,000.00
Loaned to officers and directors	4,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,011,140.00
Premiums received	72,200.50
Losses paid	32,735.03
Losses incurred	34,971.28
Losses now unpaid	2,236.25

ROWAN MUTUAL FIRE INSURANCE COMPANY OF ROWAN COUNTY, N. C.

Incorporated 1902. Commenced Business January 1, 1903.

C. M. POOLE, President. J. M. L. LYERLEY, Secretary.

Home Office, Salisbury, N. C.

INCOME.

	Fire.	
Gross premiums	$ 629.38	
Total premiums		$ 629.38
Total income		$ 629.38

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 11.15	
Net amount paid for losses		11.15
Salaries, fees and all other charges of officers		60.00
Insurance Department fees and agents' licenses		14.00
Total disbursements during the year		$ 85.15
Balance December 31, 1904		$ 544.23

LEDGER ASSETS.

Cash in company's office	$ 235.00	
Cash in bank	319.23	
Total ledger assets		$ 554.23

ALL BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 17,430.00
Premiums received	87.15
Losses paid	11.15
Losses incurred	11.15

SOUTHERN STOCK MUTUAL INSURANCE COMPANY OF GREENSBORO, N. C.

Incorporated January 30, 1895. Commenced Business February 11, 1895.

B. D. HEATH, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital guaranteed, $100,000.00.

Amount of ledger assets December 31, 1903		$ 221,807.95

INCOME.

	Fire.	
Gross premiums	$ 80,584.53	
Deduct re-insurance, rebate, abatement and return premiums	18,457.03	
Total premiums		62,127.50
Interest on mortgage loans	$ 1,898.31	
Interest on collateral loans	841.50	
Interest on bonds and dividends on stock	1,985.00	
Interest from all other sources	262.48	
Rents from company's property	436.11	
Total interest and rents		5,423.40
From all other sources		5,066.25
Total income		$ 72,617.15
Aggregate last balance and income		$ 294,425.10

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 51,352.32	
Deduct salvage and re-insurance	6,633.68	
Net amount paid for losses		$ 44,718.64
Scrip or certificates of profits redeemed in cash		70.53
Open accounts		1,488.52
Losses paid for 1903		761.88
All other disbursements		25,651.99
Total disbursements during the year		$ 72,691.56
Balance December 31, 1904		$ 221,733.54

LEDGER ASSETS.

Book value of real estate	$ 15,000.00	
Mortgage loans on real estate	27,790.00	
Loans secured by pledge of bonds, stocks or other collaterals	3,000.00	
Book value of bonds and stocks	54,219.98	
Cash deposited in bank	13,270.30	
Agents' balances, representing business written subsequent to October 1, 1904	6,880.45	
Agents' balances, representing business written prior to October 1, 1904,	238.48	
Bills receivable, taken for fire risks	15.00	
Open accounts	1,319.33	
Guarantors' bonds	100,000.00	
Total ledger assets		$ 221,733.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904		$ 238.48
Total admitted assets		$ 221,495.06

LIABILITIES.

Net amount of unpaid losses and claims		$ 1,566.70
Unearned premiums on fire risks, running one year or less	$ 17,884.38	
Unearned premiums on fire risks, running more than one year	38,230.14	
Total unearned premiums		56,114.52
Unpaid dividends due policy-holders		2,248.10
Total liabilities, except capital		$ 59,929.32
Guarantors' bonds	$ 100,000.00	
Surplus over all liabilities	61,565.74	
Surplus as regards policy-holders		161,565.74
Total liabilities		$ 221,495.06

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 7,461,005.00	$ 125,260.71
Written or renewed during the year	4,773,521.00	80,584.53
Total	$ 12,234,526.00	$ 205,845.24
Deduct those expired and marked off as terminated	5,033,857.00	87,124.69
In force at end of the year 1904	$ 7,200,669.00	$ 118,720.55
Deduct amount re-insured	573,805.00	10,793.12
Net amount in force December 31, 1904	$ 6,626,864.00	$ 107,927.43

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 2,064,431.00	$ 35,768.76	$ 17,884.38
In 1902	3 years	One-sixth	1,363,241.00	21,739.66	3,623.28
In 1903	3 years	One-half	1,361,480.00	21,187.79	10,593.89
In 1904	3 years	Five-sixths	1,675,212.00	25,601.72	21,334.77
In 1902	5 years	One-half	39,655.00	877.64	438.82
In 1903	5 years	Seven-tenths	52,185.00	1,186.48	830.54
In 1904	5 years	Nine-tenths	70,660.00	1,565.38	1,408.84
Total			$ 6,226,864.00	$ 107,927.43	$ 56,114.52

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,556,790.00
Premiums received	60,059.62
Losses paid	36,552.82
Losses incurred	36,552.82

SOUTHERN UNDERWRITERS INSURANCE COMPANY OF GREENSBORO, N. C.

Incorporated February, 1903. Commenced Business April, 1903.

D. A. TOMPKINS, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Stockholders' bonds	$137,500.00.
Amount of capital paid up in cash,	287,500.00.

Amount of ledger assets December 31, 1903	$ 1,114,903.48	
Decrease of paid up capital during year, all bank loans, etc., taken out,	449,067.97	
Extended at		$ 665,835.51

INCOME.

	Fire.	
Gross premiums	$ 187,542.08	
Deduct re-insurance, rebate, abatement and return premiums	41,266.60	
Total premiums		146,275.48
Interest on mortgage loans	$ 5,053.20	
Interest on collateral loans	1,549.33	
Interest on bonds and dividends on stocks	4,540.58	
Interest from all other sources	435.85	
Rents from company's property	872.22	
Total interest and rents		12,451.18
From all other sources		18,014.29
Total income		$ 176,740.95
Aggregate last balance and income		$ 842,576.46

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 117,201.33	
Deduct salvage and re-insurance	18,743.85	
Net amount paid for losses		98,457.48
Paid stockholders for interest or dividends		5,250.00
Scrip or certificates of profits redeemed in cash		79.97
Losses paid for 1903		1,364.35
Open accounts		3,282.91
All other disbursements		62,189.53
Total disbursements during the year		$ 170,624.24
Balance December 31, 1904		$ 671,952.22

LEDGER ASSETS.

Book value of real estate	$ 30,000.00
Mortgage loans on real estate	82,802.61
Loans secured by pledge of bonds, stocks or other collaterals	6,500.00
Book value of bonds and stocks	93,868.96
Cash deposited in bank	51,314.35
Agents' balances, representing business written subsequent to October 1, 1904	15,983.19
Agents' balances, representing business written prior to October 1, 1904,	238.48
Bills receivable, taken for fire risks	70.75

Open accounts	$ 6,058.45	
Guarantors' bonds, S. S. Mutual	100,000.00	
Stockholders' bonds, Underwriters	37,500.00	
Southern Loan and Trust Company's capital and surplus	247,615.43	
Total ledger assets		$ 671,952.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 238.48	
Guarantors' bonds	100,000.00	
Stockholders' bonds	37,500.00	
Total		137,738.48
Total admitted assets		$ 534,213.74

LIABILITIES.

Net amount of unpaid losses and claims		$ 3,376.73
Unearned premiums on fire risks, running one year or less	$ 49,168.25	
Unearned premiums on fire risks, running more than one year	66,170.49	
Total unearned premiums		115,338.74
Unpaid dividends due stockholders		5,250.00
Principal unpaid on scrip or certificates of profits ordered redeemed		2,607.51
All other liabilities		267.54
Total liabilities, except capital		$ 126,840.52
Capital actually paid up in cash	$ 287,500.00	
Surplus over all liabilities	119,873.22	
Surplus as regards policy-holders		407,373.22
Total liabilities		$ 534,213.74

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 15,619,855.00	$ 280,093.38
Written or renewed during the year	10,668,885.00	187,542.08
Total	$ 26,288,740.00	$ 467,635.46
Deduct those expired and marked off as terminated	12,461,547.00	228,507.91
In force at end of the year 1904	$ 13,827,193.00	$ 239,127.55
Deduct amount re-insured	1,208,710.00	23,044.23
Net amount in force December 31, 1904	$ 12,618,483.00	$ 216,083.32

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 5,265,298.00	$ 98,336.51	$ 49,168.25
In 1902	3 years	One-sixth	1,895,018.00	29,685.53	4,947.59
In 1903	3 years	One-half	2,170,045.00	34,729.93	17,364.96
In 1904	3 years	Five-sixths	2,960,311.00	45,903.84	38,253.20
In 1902	5 years	One-half	63,888.00	1,425.55	712.77
In 1903	5 years	Seven-tenths	115,328.00	2,548.93	1,784.24
In 1904	5 years	Nine-tenths	148,595.00	3,453.03	3,107.73
Total			$ 12,618,483.00	$ 216,083.32	$ 115,338.74

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 8,012,387.00
Premiums received	145,215.70
Losses paid	83,073.70
Losses incurred	83,073.70

UNDERWRITERS OF GREENSBORO INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1897. Amended 1899. Commenced Business February, 1896.

J. VAN LINDLEY, President. A. W. MCALISTER, Secretary.

Home Office, 112 Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $37,500.00.

Amount of ledger assets December 31, 1903		$ 116,715.53

INCOME.

	Fire.	
Gross premiums	$ 41,660.69	
Deduct re-insurance, rebate, abatement and return premiums	8,768.53	
Total premiums		32,892.16
Interest on mortgage loans	$ 301.62	
Interest on collateral loans	707.83	
Interest on bonds and dividends on stocks	1,843.08	
Interest from all other sources	164.08	
Rents from company's property	436.11	
Total interest and rents		3,452.72
From all other sources		5,069.99
Total income		$ 41,414.87
Aggregate last balance and income		$ 158,130.40

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 28,872.66	
Deduct salvage and re-insurance	4,202.45	
Net amount paid for losses		24,670.21
Paid stockholders for interest or dividends		2,250.00
Scrip or certificates of profits redeemed in cash		9.44
Losses paid for 1903		602.47
Open accounts		950.27
All other disbursements		13,949.22
Total disbursements during the year		$ 42,431.61
Balance December 31, 1904		$ 115,698.79

LEDGER ASSETS.

Book value of real estate	$ 15,000.00	
Mortgage loans on real estate	10,000.01	
Loans secured by pledge of bonds, stocks or other collaterals	3,500.00	
Book value of bonds and stocks	31,269.98	
Cash deposited in bank	13,846.43	
Agents' balances, representing business written subsequent to October 1, 1904	3,893.88	
Bills receivable, taken for fire risks	36.00	
Other ledger assets	652.49	
Stockholders' bonds	37,500.00	
Total ledger assets		$ 115,698.79

DEDUCT ASSETS NOT ADMITTED.

Stockholders' bonds		$ 37,500.00
Total admitted assets		$ 78,198.79

LIABILITIES.

Net amount of unpaid losses and claims		$ 1,810.03
Unearned premiums on fire risks, running one year or less	$ 12,299.95	
Unearned premiums on fire risks, running more than one year	13,287.35	
Total unearned premiums		25,587.30
Unpaid dividends due stockholders		2,250.00
Principal unpaid on scrip or certificate of profits ordered to be redeemed		359.41
Total liabilities, except capital		$ 30,006.74
Capital actually paid up in cash	$ 37,500.00	
Surplus over all liabilities	10,692.05	
Surplus as regards policy-holders		48,192.05
Total liabilities		$ 78,198.79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 3,029,595.00	$ 55,424.52
Written or renewed during the year	2,346,543.00	41,660.69
Total	$ 5,376,138.00	$ 97,085.21
Deduct those expired and marked off as terminated	2,365,713.00	44,052.21
In force at end of the year 1904	$ 3,010,425.00	$ 53,033.00
Deduct amount re-insured	204,398.00	3,987.78
Net amount in force December 31, 1904	$ 2,806,027.00	$ 49,045.22

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 1,247,139.00	$ 24,599.91	$ 12,299.95
In 1902	3 years	One-sixth	473,557.00	6,967.96	1,161.32
In 1903	3 years	One-half	407,125.00	6,758.46	3,379.23
In 1904	3 years	Five-sixths	618,130.00	9,339.41	7,782.84
In 1902	5 years	One-half	22,833.00	512.58	256.29
In 1903	5 years	Seven-tenths	18,143.00	362.71	253.89
In 1904	5 years	Nine-tenths	19,100.00	504.19	453.78
Total			$ 2,806,027.00	$ 49,045.22	$ 25,587.30

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,072,917.00
Premiums received	38,647.36
Losses paid	24,670.21
Losses incurred	24,670.21
Losses now unpaid occurred in 1903	1,810.03

UNION COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated March 13, 1903. Commenced Business September 1, 1903.

W. H. PHIFER, President. JAMES MCNEELY, Secretary.

Home Office, Monroe, N. C.

BALANCE SHEET.

Amount of ledger assets December 31, 1903	$	46.59

INCOME.

Gross premiums		705.20
Total income	$	705.20
Aggregate last balance and income	$	751.79

DISBURSEMENTS.

Gross amount paid for losses		187.00
Salaries, fees and all other charges of officers		73.59
Insurance Department fees and agents' licenses		41.85
All other disbursements		46.29
Total disbursements during the year	$	348.73
Balance December 31, 1904	$	403.06

ASSETS.

AS PER LEDGER ACCOUNTS.

Cash in company's office	$	403.06
Total ledger assets	$	403.06

FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

ÆTNA INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1819. Commenced Business August 17, 1819.

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

Home Office, Hartford, Connecticut.

CAPITAL STOCK.

Amount of capital paid up in cash, $4,000,000.00.

Amount of ledger assets December 31, 1903			$ 12,548,353.47

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 7,401,300.48	$ 454,641.99	
Deduct re-insurance, rebate, abatement and return premiums	1,942,915.29	127,069.93	
	$ 5,458,385.19	$ 327,572.06	
Total premiums			5,785,957.25
Deposit premiums received on perpetual risks			4,956.42
Interest on mortgage loans		$ 636.00	
Interest on bonds and dividends on stocks		582,672.96	
Total interest			583,308.96
Profit on sale or maturity of ledger assets			1,480.56
Profit and loss			282.41
Total income			$ 6,375,985.60
Aggregate last balance and income			$ 18,924,339.07

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 4,168,356.74	$ 272,789.81	
Deduct salvage and re-insurance	809,907.67	60,269.35	
	$ 3,358,449.07	$ 212,520.46	
Net amount paid for losses			3,570,969.53
Deposit premiums returned			3,213.67
Paid stockholders for interest or dividends			672,000.00
Commissions or brokerage			975,997.81
Salaries, fees and all other charges of officers, agents and other employees			354,356.04
All other taxes, licenses and Insurance Department fees			135,792.37
Repairs and expenses on real estate			167.46
Loss on sales or maturity—ledger assets			95,948.24
Advertising, printing and stationery			43,004.48
Legal expenses			7,290.85
Furniture and fixtures			845.78
Miscellaneous expenses			315,577.11
All other disbursements			18,378.70
Total disbursements during the year			$ 6,193,542.04
Balance December 31, 1904			$ 12,730,797.03

LEDGER ASSETS.

Book value of real estate	$ 424,751.09	
Mortgage loans on real estate	12,600.00	
Book value of bonds and stocks	11,193,279.13	
Cash in company's office	2,002.10	
Cash deposited in banks	996,664.20	
Agents' balances, representing business written subsequent to October 1, 1904	81,324.86	
Agents' balances, representing business written prior to October 1, 1904,	20,175.65	
Total ledger assets		$ 12,730,797.03

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 192.66	
Interest accrued on other assets	563.16	
Total		755.82
Market value of real estate over book value		248.81
Market value of bonds and stocks over book value		2,399,804.73
Gross premiums in course of transmission		702,624.14
Gross assets		$ 15,834,230.63

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	20,175.65
Total admitted assets	$ 15,814,054.98

LIABILITIES.

Gross losses adjusted and unpaid	$ 68,048.90	
Gross claims for losses in process of adjustment	556,606.38	
Gross claims for losses resisted	29,378.50	
Total	$ 654.033.78	
Deduct re-insurance due or accrued	89,491.15	
Net amount of unpaid losses and claims		$ 564,542.63
Unearned premiums on fire risks, running one year or less	$ 1,752,474.05	
Unearned premiums on fire risks, running more than one year	2,565,807.60	
Unearned premiums on inland navigation risks	103,928.59	
Total unearned premiums		4,422,210.24
Amount reclaimable on perpetual fire risks		84,725.80
Commissions due agents and brokers		71,805.69
Return premiums		105,393.61
Re-insurance premiums		118,525.92
Total liabilities, except capital		$ 5,367,203.89
Capital actually paid up in cash	$ 4,000,000.00	
Surplus over all liabilities	6,446,851.09	
Surplus as regards policy-holders		10,446,851.09
Total liabilities		$ 15,814,054.98

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 730,122,654.00	$ 9,177,849.14
Written or renewed during the year	555,842,521.00	7,401,300.48
Total	$ 1,285,965,175.00	$ 16,579,149.62
Deduct those expired and marked off as terminated	508,918,941.00	6,794,643.97
In force at end of the year 1904	$ 777,046,234.00	$ 9,784,505.65
Deduct amount re-insured	104,253,193.00	1,422,828.39
Net amount in force December 31, 1904	$ 672,793,041.00	$ 8,361,677.26

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 9,258,826.00	$ 239,314.19
Written during the year	93,744,055.00	454,641.99
Total	$ 103,002,881.00	$ 693,956.18
Deduct those expired and marked off as terminated	94,049,254.00	420,408.57
In force at end of the year 1904	$ 8,953,627.00	$ 273,547.61
Deduct amount re-insured	2,032,635.00	65,690.44
Net amount in force December 31, 1904	$ 6,920,992.00	$ 207,857.17

PERPETUAL RISKS.

Not included above	$ 3,698,928.00
Premiums on same	89,185.05

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 238,508,125.00	$ 3,504,948.10	$ 1,752,474.05
In 1903	2 years	One-fourth	10,493,501.00	109,492.63	27,373.16
In 1904	2 years	Three-fourths	3,467,969.00	33,216.22	24,912.17
In 1902	3 years	One-sixth	90,166,720.00	954,758.23	159,126.37
In 1903	3 years	One-half	92,558,868.00	993,561.43	496,780.72
In 1904	3 years	Five-sixths	107,912,161.00	1,181,137.57	984,281.31
In 1901	4 years	One-eighth	3,539,444.00	39,847.85	4,980.98
In 1902	4 years	Three-eighths	4,155,945.00	44,500.37	16,687.64
In 1903	4 years	Five-eighths	4,282,552.00	46,109.57	28,818.48
In 1904	4 years	Seven-eighths	2,789,167.00	24,944.10	21,826.09
In 1900	5 years	One-tenth	16,136,853.00	197,534.69	19,753.47
In 1901	5 years	Three-tenths	20,417,527.00	246,415.03	73,924.51
In 1902	5 years	One-half	22,775,058.00	286,721.22	143,360.61
In 1903	5 years	Seven-tenths	26,264,560.00	323,295.68	226,306.98
In 1904	5 years	Nine-tenths	29,324,591.00	375,194.57	337,675.11
Total			$ 672,793,041.00	$ 8,361,677.26	$ 4,318,281.65
Perpetual risks			3,698,928.00	89,185.05	84,725.80
Grand total			$ 676,491,969.00	$ 8,450,862.31	$ 4,403,007.45

GENERAL INTERROGATORIES.

Losses incurred during the year—fire	$ 3,323,410.16
Losses incurred during the year—inland marine	215,613.76
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	225,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,624,966.00
Premiums received	78,443.05
Losses paid	40,298.65
Losses incurred	33,775.39
Losses now unpaid	469.00

AGRICULTURAL INSURANCE COMPANY OF NEW YORK.

Incorporated 1853. Commenced Business 1853.

W. H. STEVENS, President. J. Q. ADAMS, Secretary.

Home Office, 23 Washington Street, Watertown, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 2,627,481.83

INCOME.

	Fire.	
Gross cash received for premiums	$ 1,896,040.37	
Deduct re-insurance, rebate, abatement and return premiums	606,342.66	
Total premiums		1,289,697.71
Interest on mortgage loans	$ 35,616.48	
Interest on collateral loans	24,405.85	
Interest on bonds and dividends on stocks	49,686.89	
Interest from all other sources	914.21	
Rents from company's property	2,432.01	
Total interest and rents		113,055.44
Profit on sale or maturity of ledger assets		209.21
Total income		$ 1,402,962.36
Aggregate last balance and income		$ 4,030,444.19

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,186,597.83	
Deduct salvage and re-insurance	363,602.13	
Net amount paid for losses		822,995.70
Paid stockholders for interest or dividends		50,000.00
Commissions or brokerage		279,956.57
Salaries, fees and all other charges of officers, agents and other employees		89,434.23
Taxes on real estate		4,262.03
All other taxes, licenses and Insurance Department fees		47,473.60
Repairs and expenses on real estate		988.53
Board taxes		15,520.04
General and agency expenses, stationery, printing, postage, exchange and maps		78,803.83
Total disbursements during the year		$ 1,389,434.53
Balance December 31, 1904		$ 2,641,009.66

LEDGER ASSETS.

Book value of real estate	$ 325,112.62
Mortgage loans on real estate	562,316.12
Loans secured by pledge of bonds, stocks or other collaterals	401,796.47
Book value of bonds and stocks	956,582.86
Cash in company's office	7,142.37
Cash deposited in banks	192,679.34
Agents' balances, representing business written subsequent to October 1, 1904	190,462.70
Agents' balances, representing business written prior to October 1, 1904	4,917.18
Total ledger assets	$ 2,641,009.66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,284.42	
Interest due and accrued on bonds and stocks	9,897.08	
Interest due and accrued on collateral loans	5,954.93	
Interest due and accrued on other assets	4,225.63	
Total		$ 30,362.06
Market value of bonds and stocks over book value		72,789.39
Due for re-insurance on losses paid		657.73
Gross assets		$ 2,744,818.84

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 4,917.18	
Mortgage loans, second lien	23,551.69	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	15,167.62	
Mortgage loans	6,030.00	
Collateral loans	3,226.12	
Total		52,892.61
Total admitted assets		$ 2,691,926.23

LIABILITIES.

Gross losses adjusted and unpaid	$ 32,904.68	
Gross claims for losses in process of adjustment	73,846.27	
Gross claims for losses resisted	18,613.00	
Total	$ 125,363.95	
Deduct re-insurance due or accrued	9,818.93	
Net amount of unpaid losses and claims		$ 115,545.02
Unearned premiums on fire risks, running one year or less	$ 452,385.50	
Unearned premiums on fire risks, running more than one year	907,025.82	
Total unearned premiums		1,359,411.32
Re-insurance premiums		4,046.51
Total liabilities, except capital		$ 1,479,002.85
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	712,923.38	
Surplus as regards policy-holders		1,212,923.38
Total liabilities		$ 2,691,926.23

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 262,604,400.00	$ 2,639,776.00
Written or renewed during the year	174,977,500.00	1,896,040.00
Total	$ 437,581,900.00	$ 4,535,816.00
Deduct those expired and marked off as terminated	160,627,900.00	1,780,230.00
In force at end of the year 1904	$ 276,954,000.00	$ 2,755,586.00
Deduct amount re-insured	13,347,300.00	119,856.00
Net amount in force December 31, 1904	$ 263,606,700.00	$ 2,635,730.00

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 73,994,300.00	$ 904,771.00	$ 452,385.50
In 1903	2 years	One-fourth	127,500.00	1,074.00	268.50
In 1904	2 years	Three-fourths	354,900.00	2,171.00	1,628.25
In 1902	3 years	One-sixth	41,789,900.00	368,524.00	61,420.66
In 1903	3 years	One-half	42,095,100.00	373,896.00	186,948.00
In 1904	3 years	Five-sixths	48,444,100.00	443,092.00	369,242.34
In 1901	4 years	One-eighth	277,000.00	2,653.00	331.62
In 1902	4 years	Three-eighths	299,100.00	2,413.00	904.87
In 1903	4 years	Five-eighths	301,900.00	2,407.00	1,504.38
In 1904	4 years	Seven-eighths	430,900.00	3,385.00	2,961.87
In 1900	5 years	One-tenth	9,059,900.00	88,622.00	8,862.20
In 1901	5 years	Three-tenths	10,882,200.00	100,763.00	30,228.90
In 1902	5 years	One-half	10,639,700.00	106,932.00	53,466.00
In 1903	5 years	Seven-tenths	10,678,200.00	105,187.00	73,630.90
In 1904	5 years	Nine-tenths	13,445,000.00	125,614.00	113,052.90
Various	Over 5 years	Pro rata	787,000.00	4,226.00	2,573.73
Total			$ 263,606,700.00	$ 2,635,730.00	$ 1,359,411.32

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 836,750.00
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	73,600.00
Loaned to officers and directors	8,250.00
Loaned to stockholders not officers	26,895.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 337,500.00
Premiums received	7,017.00
Losses paid	1,111.00
Losses incurred	1,119.00
Losses now unpaid	8.00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

Incorporated February, 1853. Commenced Business February, 1853.

GEORGE T. CRAM, President. JOHN H. ADAMS, Secretary.

Home Office, Broadway and Locust Street, St. Louis, Mo.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903		$ 3,361,525.48

INCOME.

	Fire.	
Gross premiums	$ 2,792,111.01	
Deduct re-insurance, rebate, abatement and return premiums	862,394.40	
Total premiums		1,929,716.61
Interest on mortgage loans	$ 495.00	
Interest on collateral loans	14,505.35	
Interest on bonds and dividends on stocks	138,504.40	
Interest from all other sources	1,712.27	
Total interest		155,217.02
Profit on sale or maturity of ledger assets		6,389.98
Total income		$ 2,091,323.61
Aggregate last balance and income		$ 5,452,849.09

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,371,633.86	
Deduct salvage and re-insurance	171,824.43	
Net amount paid for losses		1,199,809.43
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		385,098.01
Salaries, fees and all other charges of officers, agents and other employees		102,263.96
All other taxes, licenses and Insurance Department fees		42,803.38
Rents		5,000.00
Loss on sales or maturity—ledger assets		2,537.50
All other disbursements		193,693.83
Total disbursements during the year		$ 2,051,206.11
Balance December 31, 1904		$ 3,401,642.98

LEDGER ASSETS.

Mortgage loans on real estate	$ 9,500.00	
Loans secured by pledge of bonds, stocks or other collaterals	260,000.00	
Book value of bonds and stocks	2,713,494.20	
Cash in company's office	19,379.91	
Cash deposited in bank	121,124.53	
Agents' balances, representing business written subsequent to October 1, 1904	278,144.34	
Total ledger assets		$ 3,401,642.98

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	500,985.50
Gross assets	$ 3,902,628.48

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks		$ 15,888.75
Total admitted assets		$ 3,886,739.73

LIABILITIES.

Gross losses adjusted and unpaid	$ 54,511.28	
Gross claims for losses in process of adjustment	116,236.53	
Gross claims for losses resisted	9,248.15	
Total	$ 179,995.96	
Deduct re-insurance due or accrued	26,765.55	
Net amount of unpaid losses and claims		$ 153,230.41
Unearned premiums on fire risks, running one year or less	$ 671,648.40	
Unearned premiums on fire risks, running more than one year	830,862.64	
Total unearned premiums		1,502,511.04
Commissions due agents and brokers		41,721.65
Total liabilities, except capital		$ 1,697,463.10
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,189,376.63	
Surplus as regards policy-holders		2,189,927.63
Total liabilities		$ 3,886,739.73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 237,112,735.00	$ 2,816,704.18
Written or renewed in 1904	209,199,974.00	2,792,111.01
Total	$ 446,312,709.00	$ 5,608,815.19
Deduct expirations and cancellations	176,396,979.00	2,377,041.33
In force December 31, 1904	$ 269,915,730.00	$ 3,231,773.86
Deduct amount re-insured	28,235,943.00	380,033.57
Net amount in force	$ 241,679,787.00	$ 2,851,740.29

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 92,222,514.00	$ 1,343,296.81	$ 671,648.40
In 1903	2 years	One-fourth	712,373.00	7,180.09	1,795.02
In 1904	2 years	Three-fourths	453,940.00	3,227.70	2,420.76
In 1902	3 years	One-sixth	31,641,069.00	291,483.08	48,580.51
In 1903	3 years	One-half	31,865,218.00	315,591.44	157,795.72
In 1904	3 years	Five-sixths	39,365,379.00	402,741.29	335,617.70
In 1901	4 years	One-eighth	541,914.00	4,877.14	609.64
In 1902	4 years	Three-eighths	772,951.00	6,133.31	2,299.98
In 1903	4 years	Five-eighths	542,235.00	4,883.92	3,064.95
In 1904	4 years	Seven-eighths	399,148.00	3,555.65	3,111.15
In 1900	5 years	One-tenth	3,997,160.00	46,002.35	4,600.23
In 1901	5 years	Three-tenths	8,012,253.00	78,206.28	23,461.86
In 1902	5 years	One-half	9,694,993.00	99,661.82	49,830.91
In 1903	5 years	Seven-tenths	10,103,883.00	113,675.87	79,573.06
In 1904	5 years	Nine-tenths	11,354,757.00	131,223.54	118,101.15
Total			$ 241,679,787.00	$ 2,851,740.29	$ 1,502,511.04

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,211,714.17
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	151,000.00
Loaned to officers and directors	165,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1804.

	Fire Risks.
Risks written	$ 690,196.00
Premiums received	13,136.95
Losses paid	3,556.61
Losses incurred	4,678.54
Losses now unpaid	1,451.18

AMERICAN INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated June 12, 1818. Commenced Business June 18, 1818.

FRANCIS PEABODY, President. HENRY S. BEAN, Secretary.

Home Office, 30 Kilby Street, Boston.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets December 31, 1903	$ 749,850.60

INCOME.

	Fire.	
Gross premiums	$ 819,956.34	
Deduct re-insurance, rebate, abatement and return premiums	397,692.46	
Total premiums		422,263.88
Interest on mortgage loans	$ 1,550.76	
Interest on bonds and dividends on stocks	22,307.65	
Interest from all other sources	980.03	
Total interest		24,838.44
Profit on sale or maturity of ledger assets		61,160.84
From all other sources		3,735.00
Total income		$ 511,998.16
Aggregate last balance and income		$ 1,261,848.76

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 458,429.50	
Deduct salvage and re-insurance	51,656.90	
Net amount paid for losses		406,772.60
Paid stockholders for interest or dividends		18,000.00
Commissions or brokerage		91,875.88
Salaries, fees and all other charges of officers, agents and other employees		24,148.95
All other taxes, licenses and Insurance Department fees		15,851.54
Rents		2,140.00
Office supplies, Underwriters' Boards and miscellaneous expenses		43,941.30
Total disbursements during the year		$ 602,730.27
Balance December 31, 1904		$ 659,118.49

LEDGER ASSETS.

Mortgage loans on real estate	$ 32,000.00	
Book value of bonds and stocks	536,168.23	
Cash in company's office	5,271.40	
Cash deposited in banks	25,355.78	
Agents' balances, representing business written subsequent to October 1, 1904	60,323.08	
Total ledger assets		$ 659,118.45

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 248.19	
Interest due accrued on bonds and stocks	5,993.72	
Total		6,241.91
Market value of bonds and stocks over book value		19,354.77
Total admitted assets		$ 684,715.17

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,239.57	
Gross claims for losses in process of adjustment	39,407.41	
Total	$ 43,646.98	
Deduct re-insurance due or accrued	8,112.08	
Net amount of unpaid losses and claims		$ 35,534.90
Unearned premiums on fire risks, running one year or less	$ 242,060.05	
Unearned premiums on fire risks, running more than one year	35,693.44	
Total unearned premiums		277,753.49
Commissions due agents and brokers		178.84
Salaries, rents, etc., due and accrued		1,395.46
Re-insurance premiums		5,480.38
Total liabilities, except capital		$ 320,343.07
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	64,372.10	
Surplus as regards policy-holders		364,372.10
Total liabilities		$ 684,715.17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 66,351,239.00	$ 805,511.11
Written or renewed during the year	61,503,917.00	819,956.34
Total	$ 127,855,156.00	$ 1,625,467.45
Deduct those expired and marked off as terminated	50,731,647.00	662,096.25
In force at end of the year 1904	$ 77,123,509.00	$ 963,371.20
Deduct amount re-insured	30,599,881.00	347,327.73
Net amount in force December 31, 1904	$ 46,523,628.00	$ 616,043.47

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 33,901,954.00	$ 484,120.09	$ 242,060.05
In 1904	2 years	One-fourth	138,833.00	1,337.66	334.41
In 1904	2 years	Three-fourths	78,102.00	579.15	434.36
In 1902	3 years	One-sixth	6,117,000.00	61,807.77	10,301.29
In 1903	3 years	One-half	238,068.00	3,571.02	1,785.51
In 1904	3 years	Five-sixths	104,338.00	936.40	780.34

In 1901----4 years----------	One-eighth ----------	$ 58,128.00	$ 566.33	$ 70.79
In 1902----4 years----------	Three-eighths ----------	86,702.00	767.46	287.80
In 1903----4 years----------	Five-eighths----------	123,117.00	1,264.37	790.23
In 1904----4 years----------	Seven-eighths ----------	90,400.00	812.03	710.53
In 1890----5 years----------	One-tenth ----------	1,523,955.00	16,403.81	1,640.38
In 1901----5 years----------	Three-tenths----------	1,763,042.00	18,628.94	5,588.68
In 1902----5 years----------	One-half----------	2,183,631.00	23,559.85	11,779.93
In 1903----5 years----------	Seven-tenths ----------	112,315.00	1,652.70	1,156.89
In 1904----5 years----------	Nine-tenths----------	4,013.00	35.89	32.30
		$ 46,523,628.00	$ 616,043.47	$ 277,753.49

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire ----------	$ 410,999.56
Largest amount written on any one risk----------	34,000.00
Stock owned by directors at par value ----------	60,300.00

No direct business in State of North Carolina during the year 1904—Re-insurance only.

ASSURANCE COMPANY OF AMERICA.

Incorporated February 25, 1897. Commenced Business April 1, 1897.

R. BLEEKER RATHBONE, President. CHARLES S. CONKLIN, Secretary.

Home Office, 45 William Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903 ----------		$ 1,222,639.15

INCOME.

	Fire.	
Gross premiums----------	$ 638,090.47	
Deduct re-insurance, rebate, abatement and return premiums----------	216,334.42	
Total premiums ----------		421,756.05
Interest on bonds----------	$ 35,215.19	
Interest from all other sources ----------	1,537.25	
Total interest----------		36,752.44
Total income ----------		$ 458,508.49
Aggregate last balance and income----------		$ 1,681,147.64

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses----------	$ 575,818.42	
Deduct salvage and re-insurance----------	63,400.01	
Net amount paid for losses----------		512,418.01
Paid stockholders for interest or dividends----------		17,456.47
Commissions or brokerage----------		119,500.47
Salaries, fees and all other charges of officers, agents and other employees----------		1,825.00
All other taxes, licenses and Insurance Department fees ----------		23,296.40
Repairs and expenses on real estate----------		342.50
All other disbursements----------		8,611.83
Total disbursements during the year----------		$ 683,450.68
Balance December 31, 1904 ----------		$ 997,696.96

LEDGER ASSETS.

Book value of bonds	$ 884,393.75	
Cash deposited in banks	49,577.92	
Agents' balances, representing business written subsequent to October 1, 1904	63,199.90	
Agents' balances, representing business written prior to October 1, 1904	525.39	
Total ledger assets		$ 997,696.96

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 3,315.00	
Interest accrued on other assets	1,156.42	
Total		4,471.42
Gross assets		$ 1,002,168.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 525.39	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds	30,151.25	
Total		30,676.64
Total admitted assets		$ 971,491.74

LIABILITIES.

Gross claims for losses in process of adjustment	$ 55,695.00	
Gross claims for losses resisted	3,619.00	
Total	$ 59,314.00	
Deduct re-insurance due or accrued	3,248.00	
Net amount of unpaid losses and claims		$ 56,066.00
Unearned premiums on fire risks, running one year or less	$ 186,422.68	
Unearned premiums on fire risks, running more than one year	128,436.64	
Total unearned premiums		314,859.32
Commissions due agents and brokers		6,015.46
Reserved for taxes and other contingencies		14,777.66
Total liabilities, except capital		$ 391,718.44
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	179,773.30	
Surplus as regards policy-holders		579,773.30
Total liabilities		$ 971,491.74

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 69,260,415.00	$ 914,687.56
Written or renewed in 1904	49,556,757.00	638,090.47
Total	$ 118,817,172.00	$ 1,552,778.03
Deduct expirations and cancellations	64,068,915.00	869,359.80
In force December 31, 1904	$ 54,748,257.00	$ 683,418.23
Deduct amount re-insured	5,725,877.00	68,431.02
Net amount in force	$ 49,022,380.00	$ 614,987.21

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 26,613,665.00	$ 372,845.36	$ 186,422.68
In 1903	2 years	One-fourth	2,729,219.00	28,537.66	7,134.41
In 1904	2 years	Three-fourths	503,802.00	5,914.57	4,435.92
In 1902	3 years	One-sixth	4,033,230.00	36,171.03	6,028.51
In 1903	3 years	One-half	5,502,804.00	48,339.71	24,169.85
In 1904	3 years	Five-sixths	5,290,778.00	60,192.70	50,160.58
In 1901	4 years	One-eighth	185,299.00	1,926.04	240.76
In 1902	4 years	Three-eighths	209,130.00	1,728.42	648.16
In 1903	4 years	Five-eighths	67,627.00	767.07	479.42
In 1904	4 years	Seven-eighths	100,332.00	1,590.53	1,391.71
In 1900	5 years	One-tenth	501,836.00	8,007.77	800.78
In 1901	5 years	Three-tenths	478,986.00	8,189.67	2,456.90
In 1902	5 years	One-half	541,585.00	7,992.19	3,996.10
In 1903	5 years	Seven-tenths	1,164,008.00	15,062.51	10,543.76
In 1904	5 years	Nine-tenths	1,100,079.00	17,721.98	15,949.78
Total			$ 49,022,380.00	$ 614,987.21	$ 314,859.32

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 494,265.01
Largest amount written on any one risk	40,000.00
Stock owned by directors at par value	202,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 303,682.00
Premiums received	6,378.47
Losses paid	4,355.80
Losses incurred	6,361.80
Losses now unpaid	629.00

ATLANTA HOME INSURANCE COMPANY OF GEORGIA.

Incorporated 1882. Commenced Business 1882.

ROBERT J. LOWREY, President. JOEL HURT, Secretary.

Home Office, 223-229 Equitable Building, Atlanta, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 311,081.94

INCOME.

	Fire.	
Gross premiums	$ 92,818.17	
Deduct re-insurance, rebate, abatement and return premiums	26,312.47	
Total premiums		66,505.70
Interest on collateral loans	$ 400.00	
Interest on bonds and dividends on stocks	6,463.00	
Interest from all other sources	175.06	
Rents from company's property	4,325.95	
Total interest and rents		11,364.01
Total income		$ 77,869.71
Aggregate last balance and income		$ 388,951.65

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 23,748.53	
Deduct salvage and re-insurance	3,306.12	
Net amount paid for losses		20,442.41
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		11,590.59
Salaries, fees and all other charges of officers, agents and other employees		10,202.32
Taxes on real estate		1,294.31
All other taxes, licenses and Insurance Department fees		2,605.18
Rents		1,386.00
Loss on sales or maturity—ledger assets		2,530.81
Advertising and stationery		540.40
General expense		3,594.73
Postage and express		375.25
Telegrams and exchange		126.35
All other disbursements		910.39
Total disbursements during the year		$ 67,922.98
Balance December 31, 1904		$ 321,028.67

LEDGER ASSETS.

Book value of real estate	$ 70,000.00	
Loans secured by pledge of bonds, stocks or other collaterals	10,000.00	
Book value of bonds and stocks	210,485.00	
Cash in company's office	52.11	
Cash deposited in bank	14,655.26	
Agents' balances, representing business written subsequent to October 1, 1904	15,836.30	
Total ledger assets		$ 321,028.67

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks		$ 812.50
Other non-ledger assets (office furniture)		3,500.00
Gross assets		$ 325,341.17

DEDUCT ASSETS NOT ADMITTED.

Office furniture		3,500.00
Total admitted assets		$ 321,841.17

LIABILITIES.

Gross claims for losses in process of adjustment	$ 2,330.00	
Gross claims for losses resisted	2,610.00	
Net amount of unpaid losses and claims		$ 4,940.00
Unearned premiums on fire risks, running one year or less	$ 25,640.89	
Unearned premiums on fire risks, running more than one year	25,653.02	
Total unearned premiums		51,293.91
Re-insurance premiums		227.62
Total liabilities, except capital		$ 56,461.53
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	65,379.64	
Surplus as regards policy-holders		265,379.64
Total liabilities		$ 321,841.17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 6,104,703.00	$ 95,855.17
Written or renewed during the year	6,266,692.00	92,818.17
Total	$12,371,395.00	188,673.34
Deduct those expired and marked off as terminated	5,836,670.00	82,987.62
In force at the end of the year 1904	$ 6,534,725.00	$ 105,685.72
Deduct amount re-insured	512,683.00	7,567.75
Net amount in force December 31, 1904	$ 6,022,042.00	$ 98,117.97

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Unearned Fraction.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 3,314,996.00	$ 51,281.78	$ 25,640.89
In 1903	2 years	One-fourth	2,685.00	50.53	12.63
In 1904	2 years	Three-fourths	15,750.00	127.81	95.88
In 1902	3 years	One-sixth	432,829.00	6,879.99	1,146.66
In 1903	3 years	One-half	462,690.00	7,654.85	3,827.42
In 1904	3 years	Five-sixths	680,012.00	9,676.50	8,063.75
In 1901	4 years	One-eighth	1,666.00	37.08	4.64
In 1900	5 years	One-tenth	206,805.00	3,589.23	358.92
In 1901	5 years	Three-tenths	143,795.00	3,027.82	908.35
In 1902	5 years	One-half	208,411.00	4,823.60	2,411.80
In 1903	5 years	Seven-tenths	254,746.00	5,244.65	3,671.25
In 1904	5 years	Nine-tenths	297,657.00	5,724.13	5,151.71
Total			$ 6,022,042.00	$ 98,117.97	$ 51,293.91

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 23,918.42
Largest amount written on any one risk	40,000.00
Stock owned by directors at par value	77,600.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 396,863.00
Premiums received	7,369.15
Losses paid	2,449.53
Losses incurred	3,824.53
Losses now unpaid	1,375.00

ATLANTA–BIRMINGHAM FIRE INSURANCE COMPANY OF ALABAMA.

Incorporated March 2, 1903. Commenced Business May 21, 1903.

J. T. DARGAN, President. ROBERT N. HUGHES, Secretary.

Home Office, Birmingham, Ala. Chief Offices, Empire Building, Atlanta, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $222,500.00.

Amount of ledger assets December 31, 1903	$ 411,652.76	
Increase of paid up capital during year	60,206.00	
Increase of paid in surplus	60,206.00	
Extended at		$ 532,064.76

INCOME.

	Fire.	
Gross premiums	$ 650,488.33	
Deduct re-insurance, rebate, abatement and return premiums	236,464.64	
Total premiums		414,023.69
Interest on mortgage loans	$ 1,474.27	
Interest on collateral loans	491.64	
Interest on bonds and dividends on stocks	13,270.05	
Interest from all other sources	849.22	
Total interest		16,085.18
Total income		$ 430,108.87
Aggregate last balance and income		$ 962,173.63

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 205,339.13	
Deduct salvage and re-insurance	50,946.17	
Net amount paid for losses		154,392.96
Paid stockholders for interest or dividends		17,995.89
Commissions or brokerage		89,010.01
Salaries, fees and all other charges of officers, agents and other employees		61,729.91
All other taxes, licenses and Insurance Department fees		14,502.93

Rents		$ 2,706.13
Postage, exchange, express, advertising, supplies, etc.		17,401.99
Total disbursements during the year		$ 357,739.82
Balance December 31, 1904		$ 604,433.81

LEDGER ASSETS.

Mortgage loans on real estate	$ 13,484.10	
Loans secured by pledge of bonds, stocks or other collaterals	15,000.00	
Book value of bonds	421,182.00	
Cash in company's office	3,193.40	
Cash deposited in bank	61,132.40	
Agents' balances, representing business written subsequent to October 1, 1904	65,673.62	
Agents' balances, representing business written prior to October 1, 1904,	1,682.43	
Other ledger assets, furniture and fixtures	4,823.77	
Maps	5,801.48	
Preliminary expenses	2,921.72	
Organization expense	9,538.89	
Total ledger assets		$ 604,433.81

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 342.79	
Interest accrued on bonds	1,165.00	
Interest accrued on collateral loans	164.79	
Interest on other assets	296.96	
Total		1,969.54
Market value of bonds over book value		5,128.00
Gross assets		$ 611,531.35

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies, etc.	$ 10,625.25	
Agents' balances, representing business written prior to October 1, 1904	1,682.43	
Preliminary expenses	2,921.72	
Organization expenses	9,538.89	
Total		24,768.29
Total admitted assets		$ 586,763.06

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 1,370.64	
Gross claims for losses in process of adjustment	13,489.75	
Gross claims for losses resisted	600.00	
Total	$ 15,460.39	
Deduct re-insurance due or accrued	2,552.00	
Net amount of unpaid losses and claims		$ 12,908.39
Unearned premiums on fire risks, running one year or less	$ 157,020.26	
Unearned premiums on fire risks, running more than one year	78,439.58	
Total unearned premiums		235,459.84
Total liabilities, except capital		$ 248,368.23
Capital actually paid up in cash	$ 222,500.00	
Surplus over all liabilities	115,894.83	
Surplus as regards policy-holders		338,394.83
Total liabilities		$ 586,763.06

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 11,109,718.14	$ 190,843.57
Written or renewed during the year	39,825,933.51	650,488.33
Total	$ 50,935,651.65	$ 841,331.90
Deduct those expired and marked off as terminated	19,654,515.15	310,924.51
In force at the end of the year	$ 31,281,136.50	$ 530,407.39
Deduct amount re-insured	6,064,276.99	110,963.51
Net amount in force	$ 25,216,859.51	$ 419,443.88

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 19,633,531.97	$ 314,040.53	$ 157,020.26
In 1903	2 years	One-fourth	21,687.00	442.47	110.62
In 1904	2 years	Three-fourths	180,450.00	1,873.01	1,404.76
In 1902	3 years	One-sixth	207,347.50	4,281.53	713.59
In 1903	3 years	One-half	874,927.56	17,756.79	8,878.40
In 1904	3 years	Five-sixths	3,866,259.48	70,995.57	59,162.98
In 1902	4 years	Three-eighths	500.00	9.00	3.37
In 1903	4 years	Five-eighths	800.00	18.60	11.62
In 1904	4 years	Seven-eighths	54,419.00	569.82	498.59
In 1900	5 years	One-tenth	5,700.00	260.16	26.02
In 1901	5 years	Three-tenths	8,005.00	258.05	77.41
In 1902	5 years	One-half	8,875.00	240.95	120.47
In 1903	5 years	Seven-tenths	87,657.00	1,979.56	1,385.69
In 1904	5 years	Nine-tenths	266,700.00	6,717.84	6,046.06
Total			$ 25,216,859.51	$ 419,443.88	$ 235,459.84

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 162,690.35
Largest amount on any one risk	25,000.00
Stock owned by directors at par value	70,130.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 748,802.01
Premiums received	11,894.18
Losses paid	1,170.75
Losses incurred	1,170.75

AMERICAN INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Incorporated February 20, 1846. Commenced Business April 1, 1846.

E. O. DOREMUS, President. JAS. H. WORDEN, Secretary.

Home Office, 70 Park Place, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $600,000.00.

Amount of ledger assets December 31, 1903		$ 5,006,462.71

INCOME.

	Fire.	
Gross premiums	$ 2,571,767.21	
Deduct re-insurance, rebate, abatement and return premiums	542,910.56	
Total premiums		2,028,856.65
Interest on mortgage loans	$ 75,838.18	
Interest on bonds and dividends on stocks	94,803.08	
Interest from all other sources	1,506.39	
Rents from company's property	12,690.50	
Total interest and rents		184,838.15
Total income		$ 2,213,694.80
Aggregate last balance and income		$ 7,220,157.51

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,254,542.68	
Deduct salvage and re-insurance	135,095.26	
Net amount paid for losses		1,119,447.42
Paid stockholders for interest or dividends		95,929.96
Paid policy-holders for interest or dividends		160.00
Commissions or brokerage		463,267.38
Salaries, fees and all other charges of officers, agents and other employees		115,317.37
Taxes on real estate		6,089.02
All other taxes, licenses and Insurance Department fees		58,629.39
Repairs and expenses on real estate		3,565.95
Loss on sales or maturity—ledger assets		3,785.23
Advertising, printing, stationery, postage, express, traveling, legal and miscellaneous expenses		133,535.04
Total disbursements during the year		$ 1,999,726.76
Balance December 31, 1904		$ 5,220,430.75

LEDGER ASSETS.

Book value of real estate	$ 505,000.00	
Mortgage loans on real estate	1,491,213.19	
Book value of bonds and stocks	2,653,091.11	
Cash in company's office	1,824.11	
Cash deposited in bank	128,694.41	
Agents' balances, representing business written subsequent to October 1, 1904	197,572.06	
Agents' balances, representing business written prior to October 1, 1904,	1,070.34	
Bills receivable, taken for fire risks	241,123.58	
Other ledger assets due from Munich Re-insurance Company for losses paid and uncollected	841.95	
Total ledger assets		$ 5,220,430.75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 26,322.44	
Interest accrued on bonds and stocks	34,894.40	
Rents due	124.84	
Total		$ 61,341.68
Gross assets		$ 5,281,772.43

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,070.34	
Bills receivable, past due, taken for fire risks	27,235.64	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks	20,861.11	
Total		49,167.09
Total admitted assets		$ 5,232,605.34

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,757.69	
Gross claims for losses in process of adjustment	196,568.31	
Gross claims for losses resisted	9,806.17	
Total	$ 211,132.17	
Deduct re-insurance due or accrued	25,574.17	
Net amount of unpaid losses and claims		$ 185,558.00
Unearned premiums on fire risks, running one year or less	$ 465,326.47	
Unearned premiums on fire risks, running more than one year	1,906,814.37	
Total unearned premiums		2,372,140.84
Unpaid dividends due stockholders		471.09
Unpaid dividends due policy-holders		229.00
Commissions due agents and brokers		37,305.05
Total liabilities, except capital		$ 2,595,703.98
Capital actually paid up in cash	$ 600,000.00	
Surplus over all liabilities	2,036,901.36	
Surplus as regards policy-holders		2,636,901.36
Total liabilities		$ 5,232,605.34

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 372,875,213.00	$ 4,060,828.90
Written or renewed during the year	234,516,919.00	2,571,767.21
Total	$ 607,392,132.00	$ 6,632,596.11
Deduct those expired and marked off as terminated	185,703,850.00	2,068,123.52
In force at end of the year 1904	$ 421,688,282.00	$ 4,564,472.59
Deduct amount re-insured	25,077,993.00	276,122.25
Net amount in force December 31, 1904	$ 396,610,289.00	$ 4,288,350.34

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount. Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 77,620,903.00	$ 930,652.95	$ 465,326.47
In 1903	2 years	One-fourth	757,815.00	6,151.30	1,537.83
In 1904	2 years	Three-fourths	916,044.00	7,338.59	5,503.94
In 1902	3 years	One-sixth	51,700,951.00	433,290.56	72,215.09

In 1903	3 years	One-half	$ 58,897,379.00	$ 508,355.70	$ 254,177.85
In 1904	3 years	Five-sixths	68,073,904.00	599,478.43	499,565.36
In 1901	4 years	One-eighth	239,403.00	2,103.43	262.93
In 1902	4 years	Three-eighths	451,821.00	4,222.62	1,583.48
In 1903	4 years	Five-eighths	671,968.00	5,982.20	3,738.88
In 1904	4 years	Seven-eighths	1,053,211.00	9,665.89	8,457.65
In 1900	5 years	One-tenth	16,529,967.00	210,477.66	21,047.77
In 1901	5 years	Three-tenths	18,780,139.00	238,910.44	71,673.13
In 1902	5 years	One-half	28,267,741.00	369,141.02	184,570.51
In 1903	5 years	Seven-tenths	32,651,150.00	419,208.23	293,445.76
In 1904	5 years	Nine-tenths	39,997,893.00	543,371.32	489,034.19
Total			$ 396,610,289.00	$ 4,288,350.34	$ 2,372,140.84

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,147,329.37
Largest amount written on any one risk	200,000.00
Stock owned by directors at par value	75,025.00

No business in State of North Carolina during the year 1904. Just entering the State.

AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated February 28, 1810. Commenced Business March 12, 1810.

THOMAS H. MONTGOMERY, President. JOHN H. PACKARD, JR., Secretary.

Home Office, 308 and 310 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 2,824,387.18

INCOME.

	Fire.	
Gross premiums	$ 2,122,768.47	
Deduct re-insurance, rebate, abatement and return premiums	411,006.84	
Total premiums		1,711,761.63
Deposit premiums received on perpetual risks		35,257.48
Interest on mortgage loans	$ 35,551.16	
Interest on collateral loans	843.02	
Interest on bonds and dividends on stocks	52,907.80	
Interest from all other sources	834.57	
Rents from company's property	10,791.95	
Total interest and rents		100,928.50
Profit on sale or maturity of ledger assets		19,628.10
From all other sources		2,228.94
Total income		$ 1,869,804.65
Aggregate last balance and income		$ 4,694,191.83

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,219,219.12	
Deduct salvage and re-insurance	52,997.31	
Net amount paid for losses		$ 1,166,221.81
Deposit premiums returned		25,079.26
Paid stockholders for interest or dividends		15,000.00
Commissions or brokerage		426,770.34
Salaries, fees and all other charges of officers, agents and other employees		129,797.05
Taxes on real estate		2,323.60
All other taxes, licenses and Insurance Department fees		39,105.97
Rents		6,000.00
Loss on sales or maturity—ledger assets		31,925.40
Advertising, printing, etc.		18,583.55
Repairs and expenses on real estate		11,134.17
Legal expenses		501.10
Furniture and fixtures		3,100.49
All other disbursements		49,845.27
Total disbursements during the year		$ 1,925,388.01
Balance December 31, 1904		$ 2,768,803.82

LEDGER ASSETS.

Book value of real estate	$ 356,217.44	
Mortgage loans on real estate	723,483.46	
Loans secured by pledge of bonds, stocks or other collaterals	1,450.00	
Book value of bonds and stocks	1,342,409.93	
Cash in company's office	411.72	
Cash deposited in banks	130,942.68	
Agents' balances, representing business written subsequent to October 1, 1904	195,888.59	
Other ledger assets—ground rents	18,000.00	
Total ledger assets		$ 2,768,803.82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 13,212.56	
Interest accrued on collateral loans	15.34	
Interest accrued on other assets	90.00	
Rents due and accrued on company's property or lease	1,734.84	
Total		15,052.74
Market value of bonds and stocks over book value		36,197.24
Other non-ledger assets, viz.: Premiums (December 1904) not entered (net cash)		18,742.00
Total admitted assets		$ 2,838,795.80

LIABILITIES.

Gross losses adjusted and unpaid	$ 78,335.64	
Gross claims for losses in process of adjustment	104,906.70	
Gross claims for losses resisted	15,600.09	
Total	$ 198,842.43	
Deduct re-insurance due or accrued	15,280.62	
Net amount of unpaid losses and claims		$ 183,561.81
Unearned premiums on fire risks, running one year or less	$ 598,408.00	
Unearned premiums on fire risks, running more than one year	753,974.50	
Total unearned premiums		1,352,382.50
Amount reclaimable on perpetual fire risks		580,174.09
Total liabilities, except capital		$ 2,116,118.40

Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	222,677.40	
Surplus as regards policy-holders		$ 722,677.40
Total liabilities		$ 2,838,795.80

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 214,436,274.00	$ 2,642,901.00
Written or renewed during the year	161,295,032.00	2,122,768.47
Total	$ 375,731,306.00	$ 4,765,669.47
Deduct those expired and marked off as terminated	148,205,099.00	1,972,541.31
In force at end of the year 1904	$ 227,526,207.00	$ 2,793,128.16
Deduct amount re-insured	17,554,942.00	219,306.46
Net amount in force December 31, 1904	$ 209,971,265.00	$ 2,573,821.70

PERPETUAL RISKS.

	Amount.	*Deposits.*
In force December 31, 1903	$ 22,411,377.00	$ 625,807.88
Written during the year	683,135.00	35,257.48
Total	$ 23,094,512.00	$ 661,065.36
Deduct those marked off as cancelled	667,169.00	25,079.26
In force at end of the year 1904	$ 22,427,343.00	$ 635,986.10
Losses incurred during the year	$ 10,336.66	
Losses paid during the year	15,290.71	

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 84,834,142.00	$ 1,196,815.99	$ 598,408.00
In 1902	3 years	One-sixth	25,716,658.00	266,715.78	44,552.63
In 1903	3 years	One-half	28,895,832.00	305,749.16	152,874.58
In 1904	3 years	Five-sixths	34,121,707.00	362,969.58	302,474.65
In 1901	4 years	One-eighth	249,196.00	1,997.50	249.69
In 1902	4 years	Three-eighths	291,150.00	2,267.80	850.42
In 1903	4 years	Five-eighths	212,403.00	1,833.32	1,145.82
In 1904	4 years	Seven-eighths	185,550.00	1,556.92	1,362.31
In 1900	5 years	One-tenth	4,191,200.00	47,520.46	4,752.04
In 1901	5 years	Three-tenths	5,245,621.00	62,492.41	18,747.72
In 1902	5 years	One-half	8,267,637.00	101,625.16	50,812.58
In 1903	5 years	Seven-tenths	8,446,969.00	104,435.89	73,105.12
In 1904	5 years	Nine-tenths	8,760,750.00	107,883.66	97,095.30
Over 5 years		Pro rata	552,450.00	9,958.07	6,051.64
Perpetual risks			22,427,343.00	635,986.10	580,174.09
Total			$ 232,398,608.00	$ 3,209,807.81	$ 1,932,556.59

GENERAL INTERROGATORIES.

Losses incurred during the year—fire	$ 1,182,933.15
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	26,700.00
Loaned to officers and directors	400.00
Loaned to stockholders not officers	1,050.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,095,835.00
Premiums received	19,061.62
Losses paid	15,123.12
Losses incurred	10,799.13

ALLIANCE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated December 5, 1904. Commenced Business January 1, 1905.

CHARLES PLATT, President. HENRY W. FARNUM, Secretary.

Home Office, 232 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Extended at	$ 500,000.00

INCOME.

Interest and dividends on bonds	$ 1,402.98	
Interest from all other sources	43.73	
Total interest		1,446.71
From all other sources: Surplus paid in full		500,000.00
Total income		$ 501,446.71
Aggregate last balance and income		$ 1,001,446.71

DISBURSEMENTS.

All other taxes, licenses and Insurance Department fees	1,876.17
All other disbursements, viz.:	
Interest to date of purchases on securities	4,630.54
Books, stationery, etc.	243.44
Expenses of incorporation	1,460.47
Total disbursements during the year	$ 8,210.62
Balance December 31, 1904	$ 993,236.09

LEDGER ASSETS.

Book value of bonds	$ 823,126.50	
Cash in company's office	165.69	
Cash deposited in bank	169,943.90	
Total ledger assets		$ 993,236.09

NON-LEDGER ASSETS.

Market value of bonds over book value	7,349.25
Total admitted assets	$ 1,000,585.34

LIABILITIES.

Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	500,585.34	
Surplus as regards policy-holders		$ 1,000,585.34
Total liabilities		$ 1,000,585.34

GENERAL INTERROGATORIES.

Stock owned by directors at par value	$ 38,820.00

No business in State of North Carolina during the year. Just entering the State.

BRITISH-AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1898. Commenced Business February, 1898.

E. J. KNOWLES, President. C. V. HOWARD, Secretary.

Home Office, 45-49 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 480,304.97

INCOME.

	Fire.	
Gross premiums	$ 473,190.95	
Deduct re-insurance, rebate, abatement and return premiums	277,291.56	
Total premiums		195,899.39
Interest on bonds and dividends on stocks	$ 9,925.00	
Interest from all other sources	110.72	
Total interest		10,035.72
From all other sources: Paid in by stockholders		40,000.00
Total income		$ 245,935.11
Aggregate last balance and income		$ 726,240.08

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 186,306.91	
Deduct salvage and re-insurance	13,238.40	
Net amount paid for losses		173,068.51
Paid stockholders for interest or dividends		5,000.00
Commissions or brokerage		42,519.76
Salaries, fees and all other charges of officers, agents and other employees		9,062.06
All other taxes, licenses and Insurance Department fees		6,564.95
Rents		1,541.67
Loss on sales or maturity—ledger assets		10,476.30
Adjustment expenses		1,567.14
Advertising, printing, etc.		1,740.17
Profit and loss		28.31
Postage, express, traveling expenses, maps		2,636.13
Local board		3,088.83
All other disbursements		1,221.97
Total disbursements during the year		$ 258,515.80
Balance December 31, 1904		$ 467,724.28

LEDGER ASSETS.

Book value of bonds and stocks	$ 320,633.25	
Cash in company's office	2,065.25	
Cash in bank	53,606.76	
Agents' balances, representing business written subsequent to October 1, 1904	91,419.02	
Total ledger assets		$ 467,724.28

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	2,166.65
Gross assets	$ 469,890.93

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks		$ 3,420.75
Total admitted assets		$ 466,470.18

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,000.00	
Gross claims for losses in process of adjustment	11,825.52	
Total	$ 12,825.52	
Deduct re-insurance due or accrued	1,307.98	
Net amount of unpaid losses and claims		$ 11,517.54
Unearned premiums on fire risks, running one year or less	$ 134,315.25	
Unearned premiums on fire risks, running more than one year	66,760.47	
Total unearned premiums		201,075.72
Re-insurance premiums		2,272.60
Total liabilities, except capital		$ 214,865.86
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	51,604.32	
Surplus as regards policy-holders		251,604.32
Total liabilities		$ 466,470.18

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 29,282,354.00	$ 375,681.45
Written or renewed during the year	45,938,330.00	473,190.95
Total	$ 75,220,684.00	$ 848,872.40
Deduct those expired and marked off as terminated	37,155,052.00	439,466.50
In force at end of the year 1904	$ 38,065,632.00	$ 489,405.90
Deduct amount re-insured	2,603,958.00	34,508.80
Net amount in force	$ 35,461,674.00	$ 374,897.10

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 25,525,278.00	$ 268,630.51	$ 134,315.25
In 1903	2 years	One-fourth	122,044.00	1,229.93	307.48
In 1904	2 years	Three-fourths	103,474.00	879.10	659.33
In 1902	3 years	One-sixth	1,279,686.00	11,390.68	1,898.45
In 1903	3 years	One-half	2,343,263.00	23,296.81	11,648.40
In 1904	3 years	Five-sixths	3,738,322.00	36,086.47	30,072.06
In 1901	4 years	One-eighth	34,708.00	353.03	44.13
In 1902	4 years	Three-eighths	61,499.00	493.85	185.19
In 1903	4 years	Five-eighths	66,697.00	489.02	305.64
In 1904	4 years	Seven-eighths	87,837.00	669.79	586.07
In 1900	5 years	One-tenth	224,293.00	3,683.17	368.32
In 1901	5 years	Three-tenths	94,371.00	1,564.55	469.37
In 1902	5 years	One-half	313,484.00	4,287.04	2,143.52
In 1903	5 years	Seven-tenths	505,102.00	7,931.60	5,552.12
In 1904	5 years	Nine-tenths	961,616.00	13,911.55	12,520.39
Total			$ 35,461,674.00	$ 374,897.10	$ 201,075.72

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 158,302.00
Stock owned by the directors at par value	180,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 234,899.00
Gross premiums received	5,473.76
Losses paid	2,955.37
Losses incurred	3,709.37
Losses now unpaid	1,504.00

CITIZENS INSURANCE COMPANY OF MISSOURI.

Incorporated 1837. Commenced Business 1837.

SOL. E. WAGGONER, President. JOHN H. CARR, Secretary.

Home Office, Century Building, St. Louis, Mo.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1904			$ 730,181.21
INCOME.			
	Fire.	*Marine and Inland.*	
Gross premiums	$ 2,124,177.68	$ 458.72	
Deduct re-insurance, rebate, abatement and return premiums	1,652,576.11	321.11	
	$ 471,601.57	$ 137.61	
Total premiums			471,739.18
Interest on mortgage loans		$ 13,493.53	
Interest on bonds		11,530.00	
Total interest			25,023.53
Total income			$ 496,762.71
Aggregate last balance and income			$ 1,226,943.92
DISBURSEMENTS.			
		Fire.	
Gross amount paid for losses		$ 1,270,884.54	
Deduct salvage and re-insurance		935,092.33	
Net amount paid for losses			335,792.33
Commissions or brokerage			85,575.95
Salaries, fees and all other charges of officers, agents and other employees			37,826.16
Taxes on real estate			12.70
All other taxes, licenses and Insurance Department fees			16,708.99
Rents			2,180.29
All other disbursements			35,221.91
Total disbursements during the year			$ 513,318.33
Balance December 31, 1904			$ 713,625.59

LEDGER ASSETS.

Book value of real estate	$ 4,877.00	
Mortgage loans on real estate	244,700.00	
Book value of bonds	256,615.00	
Cash in company's office	115.20	
Cash deposited in bank	113,326.43	
Agents' balances, representing business written subsequent to October 1, 1904	93,991.96	
Total ledger assets		$ 713,625.59

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 3,357.00	
Interest accrued on bonds	2,620.00	
Total		5,977.00
Market value of bonds over book value		6,415.00
Total admitted assets		$ 726,017.59

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 37,169.24	
Gross claims for losses in process of adjustment	107,517.44	
Gross claims for losses resisted	5,719.27	
Total	$ 150,405.95	
Deduct re-insurance due or accrued	110,842.83	
Net amount of unpaid losses and claims		$ 39,563.12
Unearned premiums on fire risks, running one year or less	$ 178,870.50	
Unearned premiums on fire risks, running more than one year	153,196.18	
Excess of original premiums over amount received for re-insurance (pro rata)	431.50	
Total unearned premiums		332,498.18
Total liabilities, except capital		$ 372,061.30
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	153,956.29	
Surplus as regards policy-holders		353,956.29
Total liabilities		$ 726,017.59

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 143,815,536.00	$ 2,031,203.06
Written or renewed during the year	148,481,228.00	2,124,177.68
Total	$ 292,296,764.00	$ 4,155,380.74
Deduct those expired and marked off as terminated	116,015,010.00	1,759,164.51
In force at end of the year 1904	$ 176,281,754.00	$ 2,396,216.23
Deduct amount re-insured	128,888,651.00	1,761,311.23
Net amount in force December 31, 1904	$ 47,393,103.00	$ 634,905.00

	Marine and Inland.	*Premiums.*
Written during the year	$ 94,732.00	$ 458.72
Total	$ 94,732.00	$ 458.72
Deduct these expired and marked off as terminated	94,732.00	458.72

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 23,328,237.00	$ 357,741.00	$ 178,870.50
In 1903	2 years	One-fourth	197,174.00	2,154.00	538.50
In 1904	2 years	Three-fourths	173,348.00	1,804.00	1,353.00
In 1902	3 years	One-sixth	5,411,166.00	60,706.00	10,117.67
In 1903	3 years	One-half	6,020,869.00	67,695.00	33,847.50
In 1904	3 years	Five-sixths	7,378,971.00	83,632.00	69,693.33
In 1901	4 years	One-eighth	55,588.00	530.00	66.25
In 1902	4 years	Three-eighths	89,570.00	796.00	298.50
In 1903	4 years	Five-eighths	97,017.00	1,127.00	704.38
In 1904	4 years	Seven-eighths	84,482.00	782.00	684.25
In 1900	5 years	One-tenth	455,733.00	5,364.00	536.40
In 1901	5 years	Three-tenths	548,274.00	6,921.00	2,076.30
In 1902	5 years	One-half	969,798.00	12,081.00	6,040.50
In 1903	5 years	Seven-tenths	1,141,747.00	14,876.00	10,413.20
In 1904	5 years	Nine-tenths	1,441,129.00	18,696.00	16,826.40
Total			$ 47,393,103.00	$ 634,905.00	$ 332,066.68

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 333,303.19
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	199,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,086,889.00
Premiums received	20,456.40
Losses paid	5,514.67
Losses incurred	3,896.72
Losses now unpaid	132.05

CAMDEN FIRE INSURANCE COMPANY OF NEW JERSEY.

Incorporated March 1841. Commenced Business April 1841.

EDMOND E. READ, JR., President. JOSEPH K. SHARPE, Secretary.

Home Office, 434 Federal Street, Camden, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903	$ 1,039,378.63	
Increase of paid up capital during year	100,000.00	
Extended at		$ 1,139,378.63

INCOME.

	Fire.	
Gross premiums	$ 832,623.41	
Deduct re-insurance, rebate, abatement and return premiums	188,634.92	
Total premiums		643,988.49

Deposit premiums received on perpetual risks		$ 1,153.00
Interest on mortgages	$ 13,070.94	
Interest on collateral loans	3,633.70	
Interest on bonds and dividends on stocks	29,316.15	
Interest from all other sources	833.58	
Rents from company's property	941.62	
Total interest and rents		47,795.99
Profit on sale or maturity of ledger assets		12,525.42
Transfer fees		23.50
Surplus paid in cash		100,000.00
Total income		$ 805,486.40
Aggregate last balance and income		$ 1,944,865.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 331,398.15	
Deduct salvage and re-insurance	12,455.21	
Net amount paid for losses		318,942.94
Deposit premiums returned		851.63
Paid stockholders for interest or dividends		24,952.55
Commissions or brokerage		164,210.93
Salaries, fees and all other charges of officers, agents and other employees		21,622.27
Taxes on real estate		387.50
All other taxes, licenses and Insurance Department fees		7,758.54
Repairs and expenses on real estate		529.19
Loss on sales or maturity—ledger assets		512.27
Advertising, printing, stationery, office and agency expenses		17,369.81
Total disbursements during the year		$ 557,137.63
Balance December 31, 1904		$ 1,387,727.40

LEDGER ASSETS.

Book value of real estate	$ 38,976.64	
Mortgage loans on real estate	285,350.00	
Loans secured by pledge of bonds, stocks or other collaterals	50,500.00	
Book value of bonds and stocks	880,537.07	
Cash in company's office	224.24	
Cash deposited in bank	36,261.08	
Agents' balances, representing business written subsequent to October 1, 1904	93,923.51	
Agents' balances, representing business written prior to October 1, 1904	1,754.86	
Cash deposited with Philadelphia Underwriters' Association	200.00	
Total ledger assets		$ 1,387,727.40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,491.23	
Interest accrued on collateral loans	100.00	
Interest accrued on other assets	575.00	
Rents due	90.00	
Total interest and rents due and accrued		4,256.23
Market value of bonds and stocks over book value		4,522.93
Gross assets		$ 1,396,506.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,754.86	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	1,976.64	
Total		$ 3,731.50
Total admitted assets		$ 1,392,775.06

LIABILITIES.

Gross claims for losses in process of adjustment	$ 63,337.00	
Total	$ 63,337.00	
Deduct re-insurance due or accrued	3,308.60	
Net amount of unpaid losses and claims		$ 60,028.40
Unearned premiums on fire risks, running one year or less	$ 237,371.16	
Unearned premiums on fire risks, running more than one year	210,843.76	
Excess of original premiums over amount received for re-insurance (pro rata)	5,245.68	
Total unearned premiums		453,460.60
Amount reclaimable on perpetual fire risks		23,745.58
Unpaid dividends due stockholders		193.80
Commissions due agents and brokers		31,886.12
Re-insurance premiums		31.55
Total liabilities, except capital		$ 569,346.05
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	423,429.01	
Surplus as regards policy-holders		823,429.01
Total liabilities		$ 1,392,775.06

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 53,460,942.00	$ 647,481.26
Written or renewed during the year	65,206,320.00	832,623.41
Total	$ 118,667,262.00	$ 1,480,104.67
Deduct those expired and marked off as terminated	47,585,531.00	608,709.65
In force at end of the year 1904	$ 71,081,731.00	$ 871,395.02
Deduct amount re-insured	3,254,864.00	40,688.38
Net amount in force December 31, 1904	$ 67,827,467.00	$ 830,706.64

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 35,169,538.00	$ 474,742.31	$ 237,371.16
In 1903	2 years	One-fourth	35,550.00	306.01	76.50
In 1904	2 years	Three-fourths	84,691.00	955.08	716.31
In 1902	3 years	One-sixth	4,938,399.00	49,627.93	8,271.32
In 1903	3 years	One-half	6,431,087.00	68,219.61	34,109.80
In 1904	3 years	Five-sixths	9,197,504.00	99,399.36	82,832.80
In 1901	4 years	One-eighth	22,708.00	173.52	21.69
In 1902	4 years	Three-eighths	26,986.00	210.48	78.93
In 1903	4 years	Five-eighths	36,604.00	298.14	186.33
In 1904	4 years	Seven-eighths	50,704.00	397.58	347.89
In 1900	5 years	One-tenth	1,667,779.00	13,722.01	1,372.20
In 1901	5 years	Three-tenths	1,953,769.00	19,433.73	5,830.11

In 1902----5 years	One-half	$ 2,258,659.00	$ 24,608.70	$ 12,304.35
In 1903----5 years	Seven-tenths	2,664,974.00	29,988.02	20,991.61
In 1904----5 years	Nine-tenths	4,047,860.00	46,059.92	41,453.93
Over 5 years	Pro rata	240,655.00	2,564.24	2,249.99
Perpetual risks		1,167,959.00	26,383.98	23,745.58
Total		$ 68,995,424.00	$ 857,090.62	$ 471,960.50

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 337,187.42
Largest amount written on any one risk	51.500.00
Stock owned by directors at par value	55,400.00
Loaned to officers and directors	10,500.00
Loaned to stockholders not officers	15,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 364,860.00
Premiums received	6,336.00
Losses paid	2,844.00
Losses incurred	3,236.00

COLONIAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA.

Re-incorporated February 11, 1902. Commenced Business February 7, 1900.

S. W. WOODWARD, President. E. QUINCY SMITH, Secretary.

Home Office, 1410 New York Avenue, N. W., Washington, D. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 296,194.24

INCOME.

	Fire.	
Gross premiums	$ 191,615.63	
Deduct re-insurance, rebate, abatement and return premiums	44,616.98	
Total premiums		146,998.65
Interest on mortgage loans	$ 8,982.16	
Interest on collateral loans	606.17	
Interest on bonds	2,971.54	
Interest from all other sources	14.47	
Rents from company's property	120.00	
Total interest and rents		12,694.34
Profit on sale or maturity of ledger assets (Washington Street Railway bonds)		1,155.34
From all other sources		16.64
Total income		$ 160,864.97
Aggregate last balance and income		$ 457,059.21

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 86,835.23	
Deduct salvage and re-insurance	1,155.28	
Net amount paid for losses		$ 85,679.95
Paid stockholders for interest or dividends		10,000.00
Commissions or brokerage		39,792.27
Salaries, fees and all other charges of officers, agents and other employees		6,150.00
Taxes on real estate		33.88
All other taxes, licenses and Insurance Department fees		2,829.79
Rents		1,050.00
Repairs and expenses on real estate		75.51
All other disbursements		4,320.82
Total disbursements during the year		$ 149,932.22
Balance December 31, 1904		$ 307,126.99

LEDGER ASSETS.

Book value of real estate	$ 2,161.09	
Mortgage loans on real estate	193,809.64	
Loans secured by pledge of bonds, stocks or other collaterals	9,475.00	
Book value of bonds	75,578.68	
Cash in company's office	4,691.16	
Cash in bank	9,677.71	
Agents' balances, representing business written subsequent to October 1, 1904	10,722.31	
Agents' balances, representing business written prior to October 1, 1904	63.84	
Other ledger assets, viz.:		
Sundry brokerage accounts	334.56	
Deposits with Boards Underwriters	613.00	
Total ledger assets		$ 307,126.99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,123.00	
Interest accrued on bonds	458.36	
Interest due and accrued on collateral loans	23.23	
Total		3,604.59
Home Office premiums due		457.51
Commissions due on re-insurance unpaid		92.23
Other non-ledger assets, viz.: Mortgage loans on real estate, loans made and notes in hand, funds not yet disbursed		6,038.85
Gross assets		$ 317,320.17

LIABILITIES.

Gross claims for losses in process of adjustment	$ 12,069.12	
Gross claims for losses resisted	700.00	
Net amount of unpaid losses and claims		$ 12,769.12
Unearned premiums on fire risks, running one year or less	$ 54,096.08	
Unearned premiums on fire risks, running more than one year	34,079.35	
Total unearned premiums		88,175.43
Commissions due agents and brokers		106.19
Re-insurance premiums		356.48
All other liabilities, viz.: Due to complete real estate mortgage loans		6,038.85
Total liabilities, except capital		$ 107,446.07
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	9,874.10	
Surplus as regards policy-holders		209,874.10
Total liabilities		$ 317,320.17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 12,857,857.00	$ 136,608.13
Written or renewed during the year	12,303,602.00	191,615.63
Total	$ 25,161,459.00	$ 328,223.76
Deduct those expired and marked off as terminated	10,984,720.00	156,105.72
In force at end of the year 1904	$ 14,176,739.00	$ 172,118.04
Deduct amount re-insured	1,118,401.00	10,122.73
Net amount in force December 31, 1904	$ 13,058,338.00	$ 161,995.31

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 8,987,226.00	$ 108,192.17	$ 54,096.08
In 1903	2 years	One-fourth	25,593.00	304.22	76.05
In 1902	2 years	Three-fourths	106,705.00	948.47	711.33
In 1902	3 years	One-sixth	396,411.00	5,077.02	846.17
In 1903	3 years	One-half	845,333.00	10,540.53	5,270.26
In 1904	3 years	Five-sixths	1,203,267.00	14,908.32	12,423.60
In 1901	4 years	One-eighth	1,750.00	39.09	4.88
In 1902	4 years	Three-eighths	375.00	7.65	2.86
In 1903	4 years	Five-eighths	11,285.00	150.94	94.33
In 1904	4 years	Seven-eighths	23,648.00	278.24	243.46
In 1900	5 years	One-tenth	54,400.00	1,465.24	146.52
In 1901	5 years	Three-tenths	127,525.00	2,420.52	726.15
In 1902	5 years	One-half	181,777.00	2,842.63	1,421.31
In 1903	5 years	Seven-tenths	500,846.00	6,129.02	4,290.31
In 1904	5 years	Nine-tenths	592,197.00	8,691.25	7,822.12
Total			$ 13,058,338.00	$ 161,995.31	$ 88,175.43

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 89,448.23
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	82,500.00
Loaned to officers and directors	18,000.00
Loaned to stockholders not officers	16,075.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 116,616.00
Premiums received	2,123.90
Losses paid	3,568.06
Losses incurred	3,018.06

CONTINENTAL INSURANCE COMPANY OF NEW YORK.

Incorporated November, 1852. Commenced Business January, 1853.

HENRY EVANS, President. J. E. LOPEZ and E. L. BALLARD, Secretaries.

Home Office, 46 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903		$ 14,708,662.07

INCOME.

	Fire.	
Gross premiums	$ 6,978,680.72	
Deduct re-insurance, rebate, abatement and return premiums	1,057,873.44	
Total premiums		5,920,807.28
Interest on mortgage loans	$ 1,676.83	
Interest on bonds and dividends on stocks	490,183.84	
Interest from all other sources	24,044.65	
Rents from company's property	71,021.19	
Total interest and rents		586,926.51
Total income		$ 6,507,733.79
Aggregate last balance and income		$ 21,216,395.86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,863,988.28	
Deduct salvage and re-insurance	185,619.58	
Net amount paid for losses		3,678,368.70
Paid stockholders for interest or dividends		360,075.00
Scrip or certificates of profits redeemed in cash or interest paid		23.32
Commissions or brokerage		1,293,495.24
Salaries, fees and all other charges of officers, agents and other employees		450,604.20
Taxes on real estate		16,400.52
All other taxes, licenses and Insurance Department fees		146,233.45
Rents		12,700.80
Repairs and expenses on real estate		29,891.08
Loss on sales or maturity—ledger assets		498,142.02
Advertising, printing, etc.		60,156.34
Furniture and fixtures		8,801.18
Legal expenses		9,044.92
All other disbursements		249,532.41
Total disbursements during the year		$ 6,813,469.18
Balance December 31, 1904		$ 14,402,926.68

LEDGER ASSETS.

Book value of real estate	$ 1,113,000.00	
Mortgage loans on real estate	28,900.00	
Book value of bonds and stocks	11,623,500.00	
Cash in company's office	12,540.05	
Cash in bank	751,902.62	
Agents' balances, representing business written subsequent to October 1, 1904	856,575.05	
Agents' balances, representing business written prior to October 1, 1904,	6,343.88	
Bills receivable, taken for fire risks	10,165.08	
Total ledger assets		$ 14,402,926.68

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 726.15	
Interest accrued on bonds and stocks	93,769.50	
Rents accrued on company's property or lease	109.87	
Total		$ 95,205.52
Market value of bonds and stocks over book value		51,365.00
Gross assets		$ 14,549,497.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	6,343.83
Total admitted assets	$ 14,543,153.32

LIABILITIES.

Gross claims for losses in process of adjustment	$ 447,265.66	
Gross claims for losses resisted	51,284.00	
Total	$ 498,549.66	
Deduct re-insurance due or accrued	88,004.61	
Net amount of unpaid losses and claims		$ 410,545.05
Unearned premiums on fire risks, running one year or less	$ 1,743,947.60	
Unearned premiums on fire risks, running more than one year	4,159,865.73	
Total unearned premiums		5,903,813.33
Commissions due agents and brokers		153,948.39
Re-insurance premiums		18,185.02
All other liabilities, viz.: Reserve for contingencies		300,000.00
Total liabilities, except capital		$ 6,786,491.79
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	6,756,661.53	
Surplus as regards policy-holders		7,756,661.53
Total liabilities		$ 14,543,153.32

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 1,061,224,052.00	$ 11,171,307.46
Written or renewed in 1904	773,650,383.00	6,978,680.72
Total	$ 1,834,874,435.00	$ 18,149,988.18
Deduct those expired and marked off, as terminated	736,810,743.00	6,523,242.49
In force at end of the year 1904	$ 1,098,063,692.00	$ 11,626,745.69
Deduct amount re-insured	36,229,358.00	356,912.77
Net amount in force	$ 1,061,834,334.00	$ 11,269,832.92

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 289,705,545.00	$ 3,487,895.20	$ 1,743,947.60
In 1903	2 years	One-fourth	5,022,732.00	42,849.47	10,712.37
In 1904	2 years	Three-fourths	2,997,340.00	37,019.46	27,764.59
In 1902	3 years	One-sixth	159,913,607.00	1,359,647.23	226,607.87
In 1903	3 years	One-half	168,822,542.00	1,471,349.42	735,674.70
In 1904	3 years	Five-sixths	191,111,870.00	1,720,519.08	1,433,765.91
In 1901	4 years	One-eighth	3,415,200.00	23,725.82	2,965.73
In 1902	4 years	Three-eighths	3,893,493.00	27,181.35	10,193.01
In 1903	4 years	Five-eighths	3,534,486.00	26,369.36	16,480.85

In 1904	4 years	Seven-eighths	$ 2,402,686.00	$ 21,385.91	$ 18,712.67
In 1900	5 years	One-tenth	34,850,667.00	461,760.86	46,176.09
In 1901	5 years	Three-tenths	40,930,375.00	528,371.91	158,511.56
In 1902	5 years	One-half	45,231,542.00	593,401.42	296,700.71
In 1903	5 years	Seven-tenths	52,122,868.00	698,983.59	489,288.51
In 1904	5 years	Nine-tenths	55,071,936.00	752,262.63	677,036.37
Over five years		Pro rata	2,807,445.00	17,110.21	9,274.79
Total			$1,061,834,334.00	$11,269,832.92	$ 5,903,813.33

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 3,264,020.52
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	156,900.00
Loaned to officers and directors	1,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,908,588.00
Premiums received	36,204.25
Losses paid	18,122.19
Losses incurred	13,323.68
Losses now unpaid	2,384.16

DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

Incorporated April 10, 1835. Commenced Business August 6, 1835.

TATNALL PAULDING, President. HENRY LYNBURN, Secretary.

Home Office, Third and Walnut Streets, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $702,875.00.

Amount of ledger assets December 31, 1903	$ 1,770,001.19

INCOME.

	Fire.	
Gross premiums	$ 1,203,759.83	
Deduct re-insurance, rebate, abatement and return premiums	377,963.10	
Total premiums		825,796.73
Deposit premiums received on perpetual risks		8,290.19
Interest on mortgage loans	$ 7,213.61	
Interest on collateral loans	1,800.55	
Interest on bonds and dividends on stocks	41,883.30	
Interest from all other sources	3,087.18	
Rents from company's property including $6,200.00 for company's own occupancy	11,046.87	
Total interest and rents		65,031.51
Profit on sale or maturity of ledger assets		3,717.45
Total income		$ 902,835.88
Aggregate last balance and income		$ 2,672,837.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses including $78,893.05 occurring in previous years	$ 668,796.25	
Deduct re-insurance	79,311.81	
Net amount paid for losses		$ 589,484.44
Deposit premiums returned		7,427.18
Paid stockholders for interest or dividends		14,057.50
Commissions or brokerage		204,713.20
Salaries, fees and all other charges of officers, agents and other employees		62,909.31
Taxes on real estate		2,029.00
All other taxes, licenses and Insurance Department fees		22,894.61
Rents including $6,200.00 for company's own occupancy		8,319.63
Repairs and expenses on real estate		4,684.82
Advertising, printing and stationery		9,968.43
Furniture and maps		2,598.94
Board assessments		11,959.33
Bad debts		105.53
All other disbursements		24,533.50
Total disbursements during the year		$ 965,685.42
Balance December 31, 1904		$ 1,707,151.65

LEDGER ASSETS.

Book value of real estate	$ 200,000.00	
Mortgage loans on real estate	184,700.00	
Book value of bonds and stocks	1,041,629.43	
Cash in company's office	806.43	
Cash in banks	87,104.16	
Agents' balances, representing business written subsequent to October 1, 1904	187,919.11	
Other ledger assets	4,992.52	
Total ledger assets		$ 1,707,151.65

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,909.01	
Interest accrued on bonds and stocks	14,347.83	
Rents accrued on company's property or lease	870.00	
Total		18,126.84
Market value of bonds and stocks over book value		18,717.74
Other non-ledger assets, viz.: Perpetual premiums in course of collection		315.00
Total admitted assets		$ 1,744,311.23

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 3,678.15	
Gross claims for losses in process of adjustment	82,626.85	
Gross claims for losses resisted	6,480.00	
Total	$ 92,785.00	
Deduct re-insurance due or accrued	19,705.00	
Net amount of unpaid losses and claims		$ 73,080.00
Unearned premiums on fire risks, running one year or less	$ 316,627.76	
Unearned premiums on fire risks, running more than one year	379,533.70	
Total unearned premiums		696,161.46
Amount reclaimable on perpetual fire risks		117,172.40
Unpaid dividends due stockholders		77.00
Commissions due agents and brokers		28,196.27
Total liabilities, except capital		$ 914,687.13

Capital actually paid up in cash	$ 702,875.00	
Surplus over all liabilities	126,749.10	
Surplus as regards policy-holders		$ 829,624.10
Total liabilities		$ 1,744,311.23

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 134,800,732.00	$ 1,549,189.55
Written or renewed in 1904	93,904,711.00	1,203,759.83
Total	$ 228,705,443.00	$ 2,752,949.38
Deduct those expired and marked off as terminated	90,985,699.00	1,141,733.57
In force December 31, 1904	$ 137,719,744.00	$ 1,611,215.81
Deduct amount re-insured	24,829,310.00	282,524.02
Net amount in force December 31, 1904	$ 112,890,434.00	$ 1,328,691.79

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 46,128,030.00	$ 633,255.52	$ 316,627.76
In 1903	2 years	One-fourth	895,896.00	10,694.85	2,673.71
In 1904	2 years	Three-fourths	839,137.00	9,863.44	7,397.58
In 1902	3 years	One-sixth	10,108,915.00	108,622.20	18,103.70
In 1903	3 years	One-half	10,676,981.00	112,676.56	56,338.28
In 1904	3 years	Five-sixths	17,667,663.00	183,222.92	152,685.75
In 1901	4 years	One-eighth	298,947.00	3,600.28	450.03
In 1902	4 years	Three-eighths	253,309.00	3,243.85	1,216.44
In 1903	4 years	Five-eighths	368,180.00	4,410.35	2,756.47
In 1904	4 years	Seven-eighths	484,745.00	5,073.79	4,439.56
In 1900	5 years	One-tenth	5,173,496.00	50,200.43	5,020.04
In 1901	5 years	Three-tenths	5,734,394.00	54,606.40	16,381.92
In 1902	5 years	One-half	3,292,298.00	30,303.30	15,151.65
In 1903	5 years	Seven-tenths	4,298,506.00	45,267.11	31,686.97
In 1904	5 years	Nine-tenths	6,064,062.00	69,732.48	62,759.24
Over 5 years		Pro rata	605,875.00	3,918.31	2,472.36
Total			$ 112,890,434.00	$ 1,328,691.79	$ 696,161.46
Perpetual risks			4,485,932.00	129,537.10	117,172.40
Grand total			$ 117,376,366.00	$ 1,458,228.89	$ 813,333.86

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 592,861.00
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	136,575.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 457,076.00
Premiums received	5,527.14
Losses paid	1,115.67
Losses incurred	1,115.67

EQUITABLE FIRE INSURANCE COMPANY OF CHARLESTON, S. C.

Incorporated December 17, 1894. Commenced Business March 19, 1895.

WILLIAM M. BIRD, President. WILLIAM G. MAZYCK, Secretary.

Home Office, Equitable Building, Broad and Church Streets, Charleston, S. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $117,800.00.

Amount of ledger assets December 31, 1903		$ 213,062.29

INCOME.

	Fire.	
Gross premiums	$ 167,192.76	
Deduct re-insurance, rebate, abatement and return premiums	55,085.14	
Total premiums		112,107.62
Interest on mortgage loans	$ 2,030.48	
Interest on collateral loans	661.47	
Interest on bonds and dividends on stocks	4,479.40	
Interest from all other sources	96.49	
Rents from company's property	1,531.00	
Total interest and rents		8,798.84
From all other sources: Commission		4,791.22
Total income		$ 125,697.68
Aggregate last balance and income		$ 338,759.97

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 95,855.41	
Deduct salvage and re-insurance	4,951.96	
Net amount paid for losses		90,903.45
Salaries, fees and all other charges of officers, agents and other employees		37,126.70
Taxes on real estate		307.40
All other taxes, licenses and Insurance Department fees		4,654.99
Repairs and expenses on real estate		240.75
Rents		720.00
Loss on sales or maturity—ledger assets		200.00
Advertising, printing and stationery		596.80
All other disbursements		2,829.11
Total disbursements during the year		$ 137,579.20
Balance December 31, 1904		$ 201,180.77

LEDGER ASSETS.

Book value of real estate	$ 18,363.68	
Mortgage loans on real estate	30,675.08	
Loans secured by pledge of bonds, stocks or other collaterals	4,848.40	
Book value of bonds and stocks	114,136.00	
Cash in company's office and banks	12,099.60	
Agents' balances, representing business written subsequent to October 1, 1904	21,058.01	
Total ledger assets		$ 201,180.77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 760.08	
Interest accrued on bonds and stocks	399.38	
Interest due and accrued on collateral loans	1,056.83	
Interest due and accrued on other assets	586.65	
Rents due and accrued on company's property or lease	104.75	
Total		$ 2,907.69
Market value of real estate over book value		1,080.63
Market value of bonds and stocks over book value		776.50
Total admitted assets		$ 205,945.59

LIABILITIES.

Gross losses adjusted and unpaid	$ 668.08	
Gross claims for losses in process of adjustment	4,999.58	
Total	$ 5,667.66	
Deduct re-insurance due or accrued	500.00	
Net amount of unpaid losses and claims		$ 5,167.66
Unearned premiums on fire risks, running one year or less	$ 45,753.58	
Unearned premiums on fire risks, running more than one year	24,606.33	
Total unearned premiums		70,359.91
Commissions due agents and brokers		2,138.03
Return and re-insurance premiums		2,869.13
Total liabilities, except capital		$ 80,534.73
Capital actually paid up in cash	$ 117,800.00	
Surplus over all liabilities	7,610.86	
Surplus as regards policy-holders		125,410.86
Total liabilities		$ 205,945.59

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 8,763,755.00	$ 160,289.52
Written or renewed during the year	14,089,597.00	167,192.76
Total	$ 22,853,352.00	$ 327,482.28
Deduct those expired and marked off as terminated	14,008,632.00	172,344.38
In force at end of the year 1904	$ 8,844,720.00	$ 155,137.90
Deduct amount re-insured	1,127,561.00	20,377.42
Net amount in force December 31, 1904	$ 7,717,159.00	$ 134,760.48

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 5,336,554.00	$ 91,507.16	$ 45,753.58
In 1903	2 years	One-fourth	3,075.00	71.94	17.98
In 1904	2 years	Three-fourths	14,100.00	140.81	105.61
In 1902	3 years	One-sixth	434,336.00	7,389.02	1,231.50
In 1903	3 years	One-half	663,893.00	10,986.92	5,493.46
In 1904	3 years	Five-sixths	750,961.00	13,238.29	11,031.90
In 1901	4 years	One-eighth	950.00	60.10	7.51
In 1902	4 years	Three-eighths	1,500.00	18.00	6.75
In 1903	4 years	Five-eighths	493.00	25.33	15.83
In 1904	4 years	Seven-eighths	6,552.00	107.33	93.92
In 1900	5 years	One-tenth	60,788.00	993.69	99.37
In 1901	5 years	Three-tenths	93,229.00	2,123.68	637.10

In 1902----5 years----One-half	$ 89,422.00	$ 2,115.22	$ 1,057.61
In 1903----5 years----Seven-tenths	125,104.00	2,884.50	2,019.15
In 1904----5 years----Nine-tenths	136,202.00	3,098.49	2,788.64
Total	$ 7,717,159.00	$ 134,760.48	$ 70,359.91

GENERAL INTERROGATORIES.

Losses incurred during the year—fire	$ 89,265.90
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	26,850.00
Loaned to officers and directors	1,000.00
Loaned to stockholders not officers	5,244.09

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 416,959.34
Premiums received	10,165.20
Losses paid	534.50
Losses incurred	347.60
Losses now unpaid	3.85

EQUITABLE FIRE AND MARINE INSURANCE COMPANY OF PROVIDENCE, R. I.

Incorporated May, 1859. Commenced Business September, 1860.

FRED W. ARNOLD, President. SAMUEL G. HOWE, Secretary.

Home Office, 1 Custom House Street, Providence, R. I.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903	$ 1,189,994.91

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 994,591.56	$ 25,638.44	
Deduct re-insurance, rebate, abatement and return premiums	181,744.50	2,064.34	
	$ 812,847.06	$ 23,574.10	
Total premiums			836,421.16
Interest on mortgage loans		$ 8,552.21	
Interest on collateral loans		1,169.26	
Interest on bonds and dividends on stocks		28,262.75	
Interest from all other sources		43.13	
Rents from company's property		4,570.50	
Total interest and rents			42,597.85
Profit on sale or maturity of ledger assets			16,250.00
Profit and loss accounts collected			56.40
Bills receivable collected			240.00
Total income			$ 895,565.41
Aggregate last balance and income			$ 2,085,560.32

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 584,198.14	$ 23,683.94	
Deduct salvage and re-insurance	15,752.67	3,319.38	
	$ 568,445.47	$ 20,364.56	
Net amount paid for losses			$ 588,810.03
Paid stockholders for interest or dividends			28,000.00
Commissions or brokerage			186,381.12
Salaries, fees and all other charges of officers, agents and other employees			52,890.61
Taxes on real estate			1,975.05
All other taxes, licenses and Insurance Department fees			24,651.80
Repairs and expenses on real estate			3,648.34
Premiums on investments			2,866.50
Accounts charged to profit and loss			1,052.74
Reduction in valuation of real estate			5,000.00
All other disbursements			47,054.01
Total disbursements during the year			$ 942,330.20
Balance December 31, 1904			$ 1,143,230.12

LEDGER ASSETS.

Book value of real estate	$ 115,000.00	
Mortgage loans on real estate	170,700.00	
Loans secured by pledge of bonds, stocks or other collaterals	25,500.00	
Book value of bonds and stocks	632,250.00	
Cash in company's office	161.24	
Cash in bank	65,139.19	
Agents' balances, representing business written subsequent to October 1, 1904	130,166.53	
Agents' balances, representing business written prior to October 1, 1904	3,222.09	
Bills receivable, not matured, taken for marine and inland risks	1,091.07	
Total ledger assets		$ 1,143,230.12

NON-LEDGER ASSETS.

Rents accrued on company's property or lease	670.00
Market value of bonds and stocks over book value	97,663.25
Gross assets	$ 1,241,563.37

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	3,222.09
Total admitted assets	$ 1,238,341.28

LIABILITIES.

Gross losses adjusted and unpaid	$ 8,552.72	
Gross claims for losses in process of adjustment	75,241.90	
Gross claims for losses resisted	6,989.06	
Total	$ 90,783.68	
Deduct re-insurance due or accrued	4,500.00	
Net amount of unpaid losses and claims		$ 86,283.68
Unearned premiums on fire risks, running one year or less	$ 326,321.42	
Unearned premiums on fire risks, running more than one year	258,099.64	
Unearned premiums on unexpired marine risks	8,190.88	
Total unearned premiums		592,611.94
Commissions due agents and brokers		15,000.00
Salaries, rents, etc., due and accrued		5,000.00
Total liabilities, except capital		$ 698,895.62

Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	139,445.66	
Surplus as regards policy-holders		$ 539,445.66
Total liabilities		$ 1,238,341.28

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 90,919,060.00	$ 1,152,336.61
Written or renewed during the year	72,187,810.00	994,591.56
Total	$ 163,106,870.00	$ 2,146,928.17
Deduct those expired and marked off as terminated	69,396,701.00	956,351.20
In force at end of the year 1904	$ 93,710,169.00	$ 1,190,576.97
Deduct amount re-insured	4,421,996.00	51,297.44
Net amount in force December 31, 1904	$ 89,288,173.00	$ 1,139,279.53

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 254,303.00	$ 15,520.76
Written or renewed during the year	1,505,901.00	25,638.44
Total	$ 1,760,204.00	$ 41,159.20
Deduct those expired and marked off as terminated	1,508,473.00	24,815.08
In force at end of the year 1904	$ 251,731.00	$ 16,344.12
Deduct amount re-insured	8,450.00	713.50
Net amount in force	$ 243,281.00	$ 15,630.62

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 42,398,783.00	$ 652,642.84	$ 326,321.42
In 1903	2 years	One-fourth	394,786.00	4,778.84	1,194.71
In 1904	2 years	Three-fourths	155,271.00	1,523.52	1,142.64
In 1902	3 years	One-sixth	8,544,434.00	84,215.72	14,035.95
In 1903	3 years	One-half	10,203,947.00	101,656.63	50,828.32
In 1904	3 years	Five-sixths	10,313,911.00	104,981.79	87,484.83
In 1901	4 years	One-eighth	80,409.00	673.45	84.18
In 1902	4 years	Three-eighths	105,302.00	941.54	353.08
In 1903	4 years	Five-eighths	90,194.00	937.03	585.64
In 1904	4 years	Seven-eighths	112,225.00	1,038.10	908.34
In 1900	5 years	One-tenth	2,571,684.00	27,464.04	2,746.40
In 1901	5 years	Three-tenths	3,094,141.00	32,793.35	9,838.01
In 1902	5 years	One-half	3,532,865.00	38,099.89	19,049.95
In 1903	5 years	Seven-tenths	3,860,069.00	44,659.65	31,261.76
In 1904	5 years	Nine-tenths	3,830,152.00	42,873.14	38,585.83
Total			$ 89,288,173.00	$ 1,139,279.53	$ 584,421.06

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 578,489.15
Losses incurred during the year—ocean and marine	25,314.56
Largest amount written on any one risk	30,000.00
Stock owned by the directors at par value	78,900.00

Do no direct business in State of North Carolina. Re-insurance only.

FEDERAL INSURANCE COMPANY OF JERSEY CITY, NEW JERSEY.

Incorporated February 1, 1901. Commenced Business March, 1901.

PERCY CHUBB, President. MAX GRUNDNER, Secretary.

Home Office, 15 Exchange Place, Jersey City, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903			$ 1,776,893.96

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 452,549.46	$ 1,808,397.20	
Deduct re-insurance, rebate, abatement and return premiums	124,980.92	1,050,347.51	
	$ 327,568.54	$ 758,049.69	
Total premiums			1,085,618.23
Interest on mortgage loans		$ 1,132.50	
Interest on bonds and dividends on stocks		48,760.38	
Interest from all other sources		14,755.79	
Total interest			64,648.67
Profit on sale or maturity of ledger assets			464.44
Profit on exchange			2,469.46
Total income			$ 1,153,200.80
Aggregate last balance and income			$ 2,930,094.76

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 155,119.11	$ 866,068.74	
Deduct salvage and re-insurance	8,849.55	544,174.03	
	$ 146,269.56	$ 321,894.71	
Net amount paid for losses			468,164.27
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			221,685.14
Salaries, fees and all other charges of officers, agents and other employees			53,907.04
Taxes, licenses and Insurance Department fees			25,645.30
Rents			1,630.16
Advertising, printing and stationery			3,959.22
Maps			4,454.48
Sundries			21,453.59
Total disbursements during the year			$ 850,899.20
Balance December 31, 1904			$ 2,079,195.56

LEDGER ASSETS.

Mortgage loans on real estate	$ 30,000.00	
Book value of bonds and stocks	1,386,079.87	
Cash in company's office	7,291.10	
Cash deposited in banks	393,563.71	
Agents' balances, representing business written subsequent to October 1, 1904	238,266.08	

Agents' balances, representing business written prior to October 1, 1904	$ 23,384.19	
Atlantic Mutual Insurance Company scrip	510.61	
Philadelphia Fire Underwriters Association, deposit	100.00	
Total ledger assets		$ 2,079,195.56

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 112.50	
Interest due and accrued on bonds and stocks	15,308.71	
Total		15,421.21
Gross assets		$ 2,094,616.77

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 23,384.19	
Book value of ledger assets over market value: Bonds and stocks	19,656.48	
Total		$ 43,040.67
Total admitted assets		$ 2,051,576.10

LIABILITIES.

Gross claims for losses in process of adjustment	$ 275,441.19	
Deduct re-insurance due or accrued	39,500.00	
Net amount of unpaid losses and claims		$ 235,941.19
Unearned premiums on fire risks, running one year or less	$ 123,755.74	
Unearned premiums on fire risks, running more than one year	63,313.43	
Unearned premiums on inland navigation risks	25,170.47	
Unearned premiums on unexpired marine risks	108,187.53	
Total unearned premiums		320,427.17
Commissions due agents and brokers		21,001.24
Salaries, rents, etc., due and accrued		21,500.00
Re-insurance premiums		34,321.24
Special contingent reserve		175,000.00
Total liabilities, except capital		$ 808,190.84
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	743,385.26	
Surplus as regards policy-holders		1,243,385.26
Total liabilities		$ 2,051,576.10

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 8,323,344.00	$ 104,130.54
Written or renewed during the year	34,363,188.00	452,549.46
Total	$ 42,686,532.00	$ 556,680.00
Deduct expirations and cancellations	15,183,373.00	194,429.55
In force December 31, 1904	$ 27,503,159.00	$ 362,250.45
Deduct amount re-insured	2,605,270.00	35,124.68
Net amount in force	$ 24,897,889.00	$ 327,125.77

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ $5,572,101.00	$ 140,671.86
Written or renewed in 1904	567,128,770.00	1,808,397.20
Total	$ 602,700,871.00	1,949,069.06
Deduct expirations and cancellations	524,724,474.00	1,671,015.95
In force December 31, 1904	$ 77,976,397.00	$ 278,053.11
Deduct amount re-insured	37,142,856.00	119,524.64
Net amount in force	$ 40,833,541.00	$ 158,528.47

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 18,462,482.00	$ 247,511.48	$ 123,755.74
In 1903	2 years	One-fourth	54,396.00	954.45	238.61
In 1904	2 years	Three-fourths	166,975.00	1,638.74	1,229.06
In 1903	3 years	One-half	794,329.00	8,391.72	4,195.86
In 1904	3 years	Five-sixths	3,730,446.00	43,520.31	36,266.93
In 1903	4 years	Five-eighths	47,500.00	355.75	222.34
In 1904	4 years	Seven-eighths	133,074.00	1,318.37	1,153.57
In 1903	5 years	Seven-tenths	358,531.00	5,421.97	3,795.38
In 1904	5 years	Nine-tenths	1,150,156.00	18,012.98	16,211.68
Total			$ 24,897,889.00	$ 327,125.77	$ 187,069.17

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 168,805.56
Losses incurred during 1904—inland marine	29,232.81
Losses incurred during year 1904—ocean marine	472,475.03
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	154,400.00

No direct business in State of North Carolina during the year 1904.

FIRE ASSOCIATION OF PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced Business September 1, 1817.

E. C. IRVIN, President. M. G. GARRIGUES, Secretary.

Home Office, 407-409 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903		$ 6,156,792.75

INCOME.

	Fire.	
Gross premiums	$ 5,230,017.80	
Deduct re-insurance, rebate, abatement and return premiums	1,382,005.27	
Total premiums		3,848,012.53
Deposit premiums received on perpetual risks		52,968.53
Interest on mortgage loans	$ 72,121.49	
Interest on collateral loans	5,138.11	
Interest on bonds and dividends on stocks	157,749.50	
Interest from all other sources	2,310.11	
Rents from company's property	29,498.90	
Total interest and rents		266,818.11
Profit on sale or maturity of ledger assets		6,414.58
Profit and loss		215.76
Earned deposit premiums		10,341.62
Total income		$ 4,184,771.13
Aggregate last balance and income		$ 10,341,563.88

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,548,115.55	
Deduct salvage and re-insurance	233,293.23	
Net amount paid for losses		$ 2,314,822.32
Deposit premiums returned		124,603.12
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		969,336.90
Salaries, fees and all other charges of officers, agents and other employees		286,446.93
Taxes on real estate		7,564.19
All other taxes, licenses and Insurance Department fees		85,385.30
Repairs and expenses on real estate		11,059.33
All other disbursements		85,312.82
Total disbursements during the year		$ 4,084,530.91
Balance December 31, 1904		$ 6,257,032.97

LEDGER ASSETS.

Book value of real estate	$ 437,833.62	
Mortgage loans on real estate	1,254,156.99	
Loans secured by pledge of bonds, stocks or other collaterals	72,000.00	
Book value of bonds and stocks	3,623,600.22	
Cash in company's office	11,252.44	
Cash deposited in banks	334,523.58	
Agents' balances, representing business written subsequent to October 1, 1904	523,666.12	
Total ledger assets		$ 6,257,032.97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 21,902.71	
Interest due and accrued on bonds and stocks	31,309.64	
Interest due and accrued on collateral loans	239.50	
Rents due and accrued on company's property or lease	1,944.61	
Total		55,396.46
Market value of real estate over book value		5,066.38
Market value of bonds and stocks over book value		225,461.53
Re-insurance claims due from other companies		7,215.05
Gross assets		$ 6,550,172.39

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	11,935.00
Total admitted assets	$ 6,538,237.39

LIABILITIES.

Gross losses adjusted and unpaid	$ 140,008.35	
Gross claims for losses in process of adjustment	187,099.24	
Gross claims for losses resisted	32,375.78	
Total	$ 359,483.37	
Deduct re-insurance due or accrued	52,839.68	
Net amount of unpaid losses and claims		$ 306,643.69
Unearned premiums on fire risks, running one year or less	$ 1,404,477.00	
Unearned premiums on fire risks, running more than one year	1,525,519.37	
Total unearned premiums		2,929,996.37
Amount reclaimable on perpetual fire risks		1,783,333.46
Total liabilities, except capital		$ 5,019,973.52
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,018,263.87	
Surplus as regards policy-holders		1,518,263.87
Total liabilities		$ 6,538,237.39

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 479,089,148.00	$ 5,837,032.10
Written or renewed during the year	403,406,766.00	5,230,017.80
Total	$ 882,495,914.00	$ 11,067,049.90
Deduct those expired and marked off as terminated	380,016,257.00	4,827,834.56
In force at the end of the year	$ 502,479,657.00	$ 6,239,215.34
Deduct amount re-insured	49,612,305.00	585,466.01
Net amount in force	$ 452,867,352.00	$ 5,653,749.33
Perpetual risks (not included above)	84,034,463.00	1,945,359.59

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 195,179,073.00	$ 2,808,954.00	$ 1,404,477.00
In 1903	2 years	One-fourth	1,391,159.00	14,221.95	3,555.49
In 1904	2 years	Three-fourths	1,311,702.00	12,737.31	9,552.98
In 1902	3 years	One-sixth	46,320,765.00	483,665.16	80,610.86
In 1903	3 years	One-half	49,290,670.00	545,112.00	272,556.00
In 1904	3 years	Five-sixths	66,602,851.00	685,077.29	570,897.74
In 1901	4 years	One-eighth	658,408.00	7,093.12	886.64
In 1902	4 years	Three-eighths	1,034,227.00	10,211.86	3,829.44
In 1903	4 years	Five-eighths	902,035.00	10,697.71	6,686.07
In 1904	4 years	Seven-eighths	907,356.00	11,080.55	9,695.48
In 1900	5 years	One-tenth	16,385,464.00	184,056.40	18,405.64
In 1901	5 years	Three-tenths	17,500,951.00	195,109.55	58,532.85
In 1902	5 years	One-half	18,364,855.00	206,187.73	103,093.86
In 1903	5 years	Seven-tenths	20,384,607.00	221,869.49	155,308.64
In 1904	5 years	Nine-tenths	16,633,229.00	257,675.21	231,907.68
Perpetual risks			84,034,463.00	1,945,359.59	1,783,333.46
Total			$ 536,901,815.00	$ 7,599,108.92	$ 4,713,329.83

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,282,400.71
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	30,750.00
Loaned to stockholders not officers	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,388,315.00
Premiums received	39,362.49
Losses paid	11,292.71
Losses incurred	9,732.88

FIREMAN'S FUND INSURANCE COMPANY OF SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced Business June 18, 1863.

WILLIAM J. DUTTON, President. LOUIS WEINMANN, Secretary.

Home Office, 401–7 California Street, San Francisco, Cal.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903			$ 5,613,429.95

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 5,362,420.89	$ 970,817.31	
Deduct re-insurance, rebate, abatement and return premiums	1,586,436.05	481,414.32	
	$ 3,775,984.84	$ 489,402.99	
Total premiums			4,265,387.83
Interest on mortgage loans		$ 11,837.68	
Interest on collateral loans		17,908.18	
Interest on bonds and dividends on stocks		165,516.73	
Interest from all other sources		11,849.83	
Rents from company's property		19,857.02	
Total interest and rents			226,969.44
Total income			$ 4,492,357.27
Aggregate last balance and income			$ 10,105,787.22

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 2,377,059.14	$ 567,795.07	
Deduct salvage and re-insurance	371,600.66	310,030.78	
	$ 2,005,458.48	$ 257,764.29	
Net amount paid for losses			2,263,222.77
Paid stockholders for interest or dividends			120,000.00
Commissions or brokerage			753,387.76
Salaries, fees and all other charges of officers, agents and other employees			300,416.06
Taxes on real estate			9,122.95
All other taxes, licenses and Insurance Department fees			73,529.12
Rents for company's own property			8,400.00
Loss on sales or maturity—ledger assets			2,415.04
Advertising, printing and stationery			36,301.84
Profit and loss			31,933.17
Legal expenses			2,896.72
All other disbursements			210,922.85
Total disbursements during the year			$ 3,812,548.28
Balance December 31, 1904			$ 6,293,238.94

LEDGER ASSETS.

Book value of real estate	$ 517,750.00	
Mortgage loans on real estate	213,400.00	
Loans secured by pledge of bonds, stocks or other collaterals	428,250.00	
Book value of bonds and stocks	3,883,926.02	
Cash in company's office	16,775.89	
Cash deposited in banks	439,822.34	
Agents' balances, representing business written subsequent to October 1, 1904	719,545.61	
Agents' balances, representing business written prior to October 1, 1904,	36,648.41	
Bills receivable, not matured, taken for marine and inland risks	45,015.29	
Bills receivable, taken for fire risks	5,016.02	
Other ledger assets, viz.: Due on open accounts	17,003.59	
Total	$ 6,323,152.67	

DEDUCT LEDGER LIABILITIES.

Special deposits	$ 23,261.01	
Marine bills payable	2,180.00	
All others	4,472.72	
	29,913.73	
Total ledger assets		$ 6,293,238.94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,349.13	
Interest accrued on collateral loans	1,986.54	
Total		3,335.67
Market value of bonds and stocks over book value		214,951.48
Gross assets		$ 6,511,526.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 36,648.41	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	15,000.00	
Total		51,648.41
Total admitted assets		$ 6,459,877.68

LIABILITIES.

Gross losses adjusted and unpaid	$ 43,954.30	
Gross claims for losses in process of adjustment	349,158.46	
Gross claims for losses resisted	6,266.67	
Total	$ 399,379.43	
Deduct re-insurance due or accrued	106,624.16	
Net amount of unpaid losses and claims		$ 292,755.27
Unearned premiums on fire risks, running one year or less	$ 1,210,034.65	
Unearned premiums on fire risks, running more than one year	1,445,222.78	
Unearned premiums on unexpired marine risks	220,457.91	
Total unearned premiums		2,875,715.34
Commissions due agents and brokers		94,143.90
Total liabilities, except capital		$ 3,262,614.51
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,197,263.17	
Surplus as regards policy-holders		3,197,263.17
Total liabilities		$ 6,459,877.68

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 365,462,515.00	$ 4,738,041.70
Written or renewed during the year	488,906,553.00	5,362,420.89
Total	$ 854,369,068.00	$ 10,100,462.59
Deduct those expired and marked off as terminated	372,700,530.00	4,323,591.29
In force at end of the year 1904	$ 481,668,538.00	$ 5,776,871.30
Deduct amount re-insured	60,927,382.00	792,256.50
Net amount in force December 31, 1904	$ 420,741,156.00	$ 4,984,614.80

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 11,579,875.00	$ 385,042.74
Written during the year	147,418,838.00	970,817.31
Total	$ 158,998,713.00	$ 1,355,860.05
Deduct those expired and marked off as terminated	146,404,830.00	950,866.47
In force at end of the year 1904	$ 12,593,883.00	$ 404,993.58
Deduct amount re-insured	5,014,674.00	184,535.67
Net amount in force December 31, 1904	$ 7,579,209.00	$ 220,457.91

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 190,858,296.00	$ 2,420,069.29	$ 1,210,034.65
In 1903	2 years	One-fourth	2,893,716.00	33,579.24	8,394.81
In 1904	2 years	Three-fourths	4,348,419.00	36,943.90	27,707.92
In 1902	3 years	One-sixth	35,699,952.00	403,134.43	67,189.07
In 1903	3 years	One-half	60,433,381.00	625,094.58	312,547.29
In 1904	3 years	Five-sixths	61,443,919.00	724,383.49	603,652.90
In 1901	4 years	One-eighth	883,472.00	10,073.68	1,259.21
In 1902	4 years	Three-eighths	1,307,088.00	15,730.01	5,898.74
In 1903	4 years	Five-eighths	1,594,046.00	18,229.36	11,393.35
In 1904	4 years	Seven-eighths	5,382,211.00	37,021.05	32,393.42
In 1900	5 years	One-tenth	7,305,660.00	86,837.95	8,683.80
In 1901	5 years	Three-tenths	8,574,681.00	95,553.30	28,665.99
In 1902	5 years	One-half	14,577,772.00	162,270.53	81,135.25
In 1903	5 years	Seven-tenths	11,873,987.00	139,117.90	97,382.54
In 1904	5 years	Nine-tenths	15,364,556.00	176,576.09	158,918.49
Total			$ 420,741,156.00	$ 4,984,614.80	$ 2,655,257.43

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,010,300.14
Losses incurred during 1904—ocean marine	303,596.92
Largest amount written on any one risk	125,000.00
Stock owned by directors at par value	107,600.00
Loaned to stockholders not officers	15,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,736,129.06
Premiums received	31,042.36
Losses paid	13,947.07
Losses incurred	10,420.86

GEORGIA HOME INSURANCE COMPANY OF COLUMBUS, GA.

Incorporated 1859. Commenced Business 1859.

RHODES BROWNE, President. WILLIAM C. COART, Secretary.

Home Office, 1046 Broad Street, Columbus, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets December 31, 1903		$ 962,636.99

INCOME.

	Fire.	
Gross premiums	$ 634,326.99	
Deduct re-insurance, rebate, abatement and return premiums	208,016.05	
Total premiums		426,310.94
Interest on mortgage loans	$ 10,636.17	
Interest on bonds and dividends on stocks	21,229.22	
Rents from company's property	9,360.80	
Total interest and rents		41,226.19
From all other sources		204,979.91
Total income		$ 672,517.04
Aggregate last balance and income		$ 1,635,154.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 504,523.03	
Deduct salvage and re-insurance	104,906.68	
Net amount paid for losses		399,616.35
Commissions or brokerage		79,775.87
Salaries, fees and all other charges of officers, agents and other employees		71,651.65
Taxes on real estate		2,272.50
All other taxes, licenses and Insurance Department fees		17,354.35
Repairs and expenses on real estate		656.96
Rents		1,000.00
Loss on sales or maturity—ledger assets		8,881.81
Advertising, printing, stationery and legal expenses		8,426.75
All other disbursements		2,147.86
Total disbursements during the year		$ 591,784.10
Balance December 31, 1904		$ 1,043,369.93

LEDGER ASSETS.

Book value of real estate	$ 132,425.00	
Mortgage loans on real estate	164,608.44	
Loans secured by pledge of bonds, stocks or other collaterals	31,075.00	
Book value of bonds and stocks	493,627.00	
Cash in company's office	11,279.09	
Cash deposited in banks	133,095.77	
Agents' balances, representing business written subsequent to October 1, 1904	71,270.34	
Agents' balances, representing business written prior to October 1, 1904,	1,500.00	
Due from other companies for losses paid	1,287.57	
Ledger accounts	3,201.72	
Total ledger assets		$ 1,043,369.93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,500.00	
Ledger accounts	3,201.72	
Total		$ 4,701.72
Total admitted assets		$ 1,038,668.21

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,984.60	
Gross claims for losses in process of adjustment	28,483.78	
Gross claims for losses resisted	4,500.00	
Total	$ 37,968.38	
Deduct re-insurance due or accrued	3,373.66	
Net amount of unpaid losses and claims		$ 34,594.72
Unearned premiums on fire risks, running one year or less	$ 157,678.38	
Unearned premiums on fire risks, running more than one year	174,075.58	
Total unearned premiums		331,753.96
Unpaid dividends due stockholders		180.00
Re-insurance premiums		823.67
Due and to become due for borrowed money		135,000.00
Old savings bank account		1,278.21
Total liabilities, except capital		$ 503,630.56
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	235,037.65	
Surplus as regards policy-holders		535,037.65
Total liabilities		$ 1,038,668.21

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 38,413,012.00	$ 637,403.63
Written or renewed during the year	42,714,312.00	634,326.99
Total	$ 81,127,324.00	$ 1,271,730.62
Deduct those expired and marked off as terminated	35,450,149.00	569,326.83
In force at end of the year 1904	$ 45,677,175.00	$ 702,403.79
Deduct amount re-insured	4,642,566.00	76,155.39
Net amount in force December 31, 1904	$ 41,034,609.00	$ 626,248.40

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 23,115,552.00	$ 315,356.76	$ 157,678.38
In 1902	3 years	One-sixth	3,195,377.00	55,251.72	9,208.62
In 1903	3 years	One-half	3,888,630.00	74,800.12	37,400.06
In 1904	3 years	Five-sixths	7,382,811.00	99,217.75	82,681.46
In 1900	5 years	One-tenth	381,293.00	12,513.46	1,251.35
In 1901	5 years	Three-tenths	629,788.00	14,958.21	4,487.46
In 1902	5 years	One-half	588,400.00	15,221.55	7,610.77
In 1903	5 years	Seven-tenths	797,758.00	18,000.38	12,600.26
In 1904	5 years	Nine-tenths	1,055,000.00	20,928.45	18,835.60
Total			$ 41,034,609.00	$ 626,248.40	$ 331,753.96

GENERAL INTERROGATORIES.

Losses incurred during the year—fire	$ 389,349.83
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	34,700.00
Loaned to officers and directors	8,575.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,323,509.00
Premiums received	19,141.00
Losses paid	14,566.00
Losses incurred	10,965.00
Losses now unpaid	11.00

GERMAN ALLIANCE INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1897. Commenced Business February 8, 1897.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903	$ 1,271,731.69

INCOME.

	Fire.	
Gross premiums	$ 576,984.52	
Deduct re-insurance, rebate, abatement and return premiums	118,341.23	
Total premiums		458,643.29
Interest on bonds and dividends on stocks	$ 48,789.17	
Interest from all other sources	338.43	
Total interest		49,127.60
Total income		$ 507,770.89
Aggregate last balance and income		$ 1,779,502.58

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 303,366.83	
Deduct salaries and re-insurance	1,199.88	
Net amount paid for losses		302,166.95
Paid stockholders for interest or dividends		40,000.00
Commissions or brokerage		104,799.94
Salaries, fees and all other charges of officers, agents and other employees		4,470.05
Taxes, licenses and Insurance Department fees		27,950.03
Losses on sales or maturity—ledger assets		837.58
Total disbursements during the year		$ 480,224.55
Balance December 31, 1904		$ 1,299,278.03

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,151,487.78	
Cash deposited in bank	31,112.73	
Agents' balances, representing business written subsequent to October 1, 1904	116,677.52	
Total ledger assets		$ 1,299,278.03

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	3,496.50
Market value of bonds and stocks over book value	76,194.22
Total admitted assets	$ 1,378,968.75

LIABILITIES.

Gross losses adjusted and unpaid	$ 30,570.06	
Gross claims for losses in process of adjustment	52,055.00	
Net amount of unpaid losses and claims		$ 82,625.06
Unearned premiums on fire risks, running one year or less	$ 173,009.20	
Unearned premiums on fire risks, running more than one year	150,774.60	
Total unearned premiums		323,783.80
Commissions due agents and brokers		34,703.70
Total liabilities, except capital		$ 441,112.56
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	537,856.19	
Surplus as regards policy-holders		937,856.19
Total liabilities		$ 1,378,968.75

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 59,148,601.00	$ 594,148.94
Written or renewed during the year	54,468,658.00	576,984.52
Total	$ 113,617,259.00	$ 1,171,133.46
Deduct those expired and marked off as terminated	52,641,215.00	549,686.42
In force at end of the year 1904	$ 60,976,044.00	$ 621,447.04
Net amount in force December 31, 1904	$ 60,976,044.00	$ 621,447.04

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 30,198,251.00	$ 346,018.41	$ 173,009.20
In 1903	2 years	One-fourth	1,053,328.00	9,018.41	2,254.60
In 1904	2 years	Three-fourths	1,035,023.00	8,908.44	6,681.33
In 1902	3 years	One-sixth	6,805,044.00	53,782.01	8,963.67
In 1903	3 years	One-half	7,027,040.00	57,495.37	28,747.69
In 1904	3 years	Five-sixths	9,103,556.00	79,290.29	66,075.24
In 1901	4 years	One-eighth	260,131.00	2,142.42	267.80
In 1902	4 years	Three-eighths	202,219.00	1,718.96	644.61
In 1903	4 years	Five-eighths	307,318.00	2,854.02	1,783.75
In 1904	4 years	Seven-eighths	448,915.00	3,803.09	3,327.70
In 1900	5 years	One-tenth	771,095.00	8,688.00	868.80
In 1901	5 years	Three-tenths	795,492.00	8,763.32	2,629.00
In 1902	5 years	One-half	808,740.00	10,407.42	5,203.71
In 1903	5 years	Seven-tenths	972,961.00	11,872.48	8,310.74
In 1904	5 years	Nine-tenths	1,186,931.00	16,684.40	15,015.96
Total			$ 60,976,044.00	$ 621,447.04	$ 323,783.80

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 313,578.31
Largest amount written on any one risk	75,000.00
Stock owned by directors at par value	71,400.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 559,738.00
Premiums received	11,757.86
Losses paid	4,568.70
Losses incurred	3,658.70
Losses now unpaid	100.00

GERMAN AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated March 1872. Commenced Business March 7, 1872.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,500,000.00.

Amount of ledger assets December 31, 1903	$ 11,963,517.24

INCOME.

	Fire.	
Gross premiums	$ 8,387,991.67	
Deduct re-insurance, rebate, abatement and return premiums	3,011,801.39	
Total premiums		5,326,190.28
Interest on mortgage loans	$ 610.99	
Interest on bonds and dividends on stocks	458,924.39	
Interest from all other sources	8,235.17	
Rents from company's property	1,200.00	
Total interest and rents		468,970.55
Profit on sale or maturity of ledger assets		52,139.45
Profit and loss items collected		828.78
Total income		$ 5,848,129.06
Aggregate last balance and income		$ 17,811,646.30

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 4,128,322.93	
Deduct salvage and re-insurance	1,056,805.81	
Net amount paid for losses		3,071,517.12
Paid stockholders for interest or dividends		375,000.00
Commissions or brokerage		973,049.80
Salaries, fees and all other charges of officers, agents and other employees		222,079.61
Repairs and expenses on real estate		192.86
All other taxes, licenses and Insurance Department fees		137,471.26

Rents		$ 35,735.10
Advertising, printing and stationery		58,041.06
Inspection and traveling expenses		157,364.34
Miscellaneous expenses		235,444.88
Total disbursements during the year		$ 5,265,896.03
Balance December 31, 1904		$ 12,545,750.27

LEDGER ASSETS.

Book value of real estate	$ 15,000.00	
Mortgage loans on real estate	15,000.00	
Book value of bonds and stocks	11,232,748.73	
Cash in company's office	15,928.15	
Cash deposited in banks	386,396.80	
Agents' balances, representing business written subsequent to October 1, 1904	871,573.62	
Agents' balances, representing business written prior to October 1, 1904	9,102.97	
Total ledger assets		$ 12,545,750.27

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 150.00	
Interest accrued on bonds and stocks	49,172.50	
Interest accrued on other assets	2,043.76	
Total		51,366.26
Market value of bonds and stocks over book value		392,692.27
Gross assets		$ 12,989,808.80

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	9,102.97
Total admitted assets	$ 12,980,705.83

LIABILITIES.

Gross losses adjusted and unpaid	$ 128,679.00	
Gross claims for losses in process of adjustment	633,788.00	
Gross claims for losses resisted	66,193.00	
Total	$ 828,660.00	
Deduct re-insurance due or accrued	191,592.75	
Net amount of unpaid losses and claims		$ 637,067.25
Unearned premiums on fire risks, running one year or less	$ 1,896,154.04	
Unearned premiums on fire risks, running more than one year	2,799,402.60	
Unearned premiums on excess of original premiums over amount received for re-insurance	18,305.40	
Total unearned premiums		4,713,862.04
Commissions due agents and brokers		26,340.46
Salaries, rents, etc., due and accrued		12,337.95
Return and re-insurance premiums		249,190.75
Total liabilities, except capital		$ 5,638,798.45
Capital actually paid up in cash	$ 1,500,000.00	
Surplus over all liabilities	5,841,907.38	
Surplus as regards policy-holders		7,341,907.38
Total liabilities		$ 12,980,705.83

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 1,024,048,243.00	$ 9,655,646.22
Written or renewed during the year	833,764,533.00	8,337,991.67
Total	$ 1,857,812,776.00	$ 17,993,637.89
Deduct those expired and marked off as terminated	733,397,434.00	7,345,467.06
In force at the end of the year	$ 1,124,415,342.00	$ 10,648,170.83
Deduct amount re-insured	208,402,090.00	1,767,540.01
Net amount in force	$ 916,013,252.00	$ 8,880,630.82

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 314,244,199.00	$ 3,792,308.07	$ 1,896,154.04
In 1903	2 years	One-fourth	4,832,475.00	40,138.71	10,034.68
In 1904	2 years	Three-fourths	6,053,857.00	57,045.45	42,784.09
In 1902	3 years	One-sixth	132,247,989.00	1,022,762.87	170,460.48
In 1903	3 years	One-half	149,862,394.00	1,161,396.88	580,698.44
In 1904	3 years	Five-sixths	179,874,816.00	1,491,796.17	1,243,163.47
In 1901	4 years	One-eighth	2,427,582.00	15,087.47	1,885.93
In 1902	4 years	Three-eighths	3,322,768.00	19,524.95	7,321.86
In 1903	4 years	Five-eighths	3,236,069.00	18,897.51	11,810.94
In 1904	4 years	Seven-eighths	4,653,557.00	29,948.93	26,205.32
In 1900	5 years	One-tenth	14,925,481.00	160,393.98	16,039.39
In 1901	5 years	Three-tenths	19,584.827.00	199,198.86	59,759.66
In 1902	5 years	One-half	21,643,270.00	239,164.00	119,582.00
In 1903	5 years	Seven-tenths	27,088,291.00	278,169.04	194,718.33
In 1904	5 years	Nine-tenths	29,956,026.00	342,236.27	308,012.95
Over 5 years		Pro rata	2,059,651.00	12,561.66	6,925.36
Total			$ 916,013,252.00	$ 8,880,630.82	$ 4,695,556.64

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 3,110,124.12
Largest amount written on any one risk	600,000.00
Stock owned by directors at par value	227,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 5,142,299.00
Premiums received	78,258.71
Losses paid	40,899.67
Losses incurred	38,528.34
Losses now unpaid	4,019.00

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1859. Commenced Business March, 1859.

HUGO SCHUMANN, President. CHARLES RUYKHAVER and GUSTAV KEHR, Secretaries.

Home Office, 62–64 William Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903		$ 6,000,707.98

INCOME.

	Fire.	
Gross premiums	$ 3,248,342.34	
Deduct re-insurance, rebate, abatement and return premiums	834,065.13	
Total premiums		2,414,277.21
Interest on mortgage loans	$ 17,062.11	
Interest on bonds and dividends on stocks	188,579.86	
Interest from all other sources	11,444.42	
Rents from company's property	24,702.04	
Total interest and rents		241,788.43
Profit on sale or maturity of ledger assets		54,097.99
Total income		$ 2,710,163.63
Aggregate last balance and income		$ 8,710,871.61

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,523,398.14	
Deduct salvage and re-insurance	221,783.66	
Net amount paid for losses		$ 1,301,614.48
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		502,213.71
Salaries, fees and all other charges of officers, agents and other employees		172,530.97
Taxes on real estate		8,323.80
All other taxes, licenses and Insurance Department fees		63,966.55
Rents		23,989.50
Repairs and expenses on real estate		16,868.83
Profit and loss		43,462.18
All other disbursements		105,165.42
Total disbursements during the year		$ 2,438,135.44
Balance December 31, 1904		$ 6,272,736.17

LEDGER ASSETS.

Book value of real estate	$ 650,000.00	
Mortgage loans on real estate	326,500.00	
Book value of bonds and stocks	4,623,528.38	
Cash in company's office	10,391.66	
Cash deposited in banks	276,216.42	
Agents' balances, representing business written subsequent to October 1, 1904	357,468.28	
Agents' balances, representing business written prior to October 1, 1904	3,121.45	
Cash in hands of Department Managers	25,509.98	
Total ledger assets		$ 6,272,736.17

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 7,736.25	
Rents due and accrued on company's property or lease	1,904.14	
Total		$ 9,640.39
Market value of bonds and stocks over book value		73,444.62
Gross assets		$ 6,355,821.18

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	3,121.45
Total admitted assets	$ 6,352,699.73

LIABILITIES.

Gross losses adjusted and unpaid	$ 99,231.65	
Gross claims for losses in process of adjustment	109,638.63	
Gross claims for losses resisted	24,150.62	
Total	$ 233,020.90	
Deduct re-insurance due or accrued	50,053.35	
Net amount of unpaid losses and claims		$ 182,967.55
Unearned premiums on fire risks, running one year or less	$ 702,201.63	
Unearned premiums on fire risks, running more than one year	1,822,017.54	
Total unearned premiums		2,524,219.17
Unpaid commissions		6,287.51
Total liabilities, except capital		$ 2,713,474.23
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,639,226.50	
Surplus as regards policy-holders		3,639,225.50
Total liabilities		$ 6,352,699.73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 493,547,848.00	$ 4,564,038.29
Written or renewed during the year	334,668,317.00	3,248,342.34
Total	$ 828,216,165.00	$ 7,812,380.63
Deduct those expired and marked off as terminated	279,309,028.00	2,650,856.67
In force at end of the year 1904	$ 548,907,137.00	$ 5,161,523.96
Deduct amount re-insured	43,506,532.00	416,436.25
Net amount in force December 31, 1904	$ 505,400,605.00	$ 4,745,087.71

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 130,442,600.00	$ 1,404,403.27	$ 702,201.63
In 1903	2 years	One-fourth	487,949.00	3,640.80	910.20
In 1902	2 years	Three-fourths	301,135.00	2,403.97	1,802.98
In 1902	3 years	One-sixth	85,671,178.00	700,815.06	116,802.51
In 1903	3 years	One-half	91,206,958.00	759,821.16	379,910.58
In 1904	3 years	Five-sixths	117,721,125.00	980,848.55	817,873.79
In 1901	4 years	One-eighth	428,596.00	3,429.18	428.64
In 1902	4 years	Three-eighths	804,869.00	6,695.10	2,510.66
In 1903	4 years	Five-eighths	760,547.00	6,561.22	4,100.76
In 1904	4 years	Seven-eighths	631,101.00	5,614.03	4,912.27
In 1900	5 years	One-tenth	11,447,745.00	123,465.19	12,346.52

In 1901----5 years	Three-tenths	$ 12,909,542.00	$ 144,420.20	$ 43,326.06
In 1902----5 years	One-half	14,270,708.00	163,212.12	81,606.06
In 1903----5 years	Seven-tenths	17,131,654.00	197,602.34	138,321.64
In 1904----5 years	Nine-tenths	21,008,798.00	240,990.62	216,891.56
Over 5 years		176,100.00	1,164.90	773.31
Total		$ 505,400,605.00	$ 4,745,087.71	$ 2,524,219.17

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,336,520.14
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	211,050.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 734,297.00
Premiums received	10,061.58
Losses paid	4,182.45
Losses incurred	6,109.25
Losses now unpaid	1,951.80

GLENS FALLS INSURANCE COMPANY OF GLENS FALLS, N. Y.

Incorporated 1849. Commenced Business 1850.

J. L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

Home Office, Corner Glen and Bay Streets, Glens Falls, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 3,974,982.91

INCOME.

	Fire.	
Gross premiums	$ 1,825,041.93	
Deduct re-insurance, rebate, abatement and return premiums	455,685.58	
Total premiums		1,369,356.35
Interest on mortgage loans	$ 45,236.56	
Interest on collateral loans	185.00	
Interest on bonds and dividends on stocks	135,918.00	
Interest from all other sources	9,639.80	
Rents from company's property	3,482.63	
Total interest and rents		194,461.99
Profit on sale or maturity of ledger assets		45,651.61
Total income		$ 1,609,469.95
Aggregate last balance and income		$ 5,584,452.86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 974,297.97	
Deduct salvage and re-insurance	165,848.10	
Net amount paid for losses		$ 808,449.87
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		307,201.95
Salaries, fees and all other charges of officers, agents and other employees		88,850.01
Taxes on real estate		2,163.35
All other taxes, licenses and Insurance Department fees		59,154.80
Underwriters		16,726.43
Advertising, stationery and supplies		20,919.86
Postage		9,847.68
Traveling		17,299.69
Office		15,422.70
Miscellaneous		21,244.95
Total disbursements during the year		$ 1,487,281.29
Balance December 31, 1904		$ 4,097,171.57.

LEDGER ASSETS.

Book value of real estate	$ 50,750.23	
Mortgage loans on real estate	775,507.37	
Loans secured by pledge of bonds, stocks or other collaterals	3,700.00	
Book value of bonds and stocks	2,382,785.00	
Cash in company's office	2,515.44	
Cash deposited in banks	728,579.96	
Agents' balances, representing business written subsequent to October 1, 1904	151,837.40	
Agents' balances, representing business written prior to October 1, 1904	696.17	
Bills receivable, not matured, taken for real estate sold	800.00	
Total ledger assets		$ 4,097,171.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,023.60	
Interest accrued on bonds and stocks	7,236.25	
Interest accrued on other assets	891.00	
Total		10,150.85
Market value of bonds and stocks over book value		89,470.00
Gross assets		$ 4,196,792.42

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 696.17	
Depreciation from book value of ledger assets to bring same to market value, contingent depreciation on mortgage loans	20,000.00	
Total		20,696.17
Total admitted assets		$ 4,176,096.25

LIABILITIES.

Gross losses adjusted and unpaid	$ 28,141.50	
Gross claims for losses in process of adjustment	56,347.03	
Gross claims for losses resisted	10,455.00	
Total	$ 94,943.53	
Deduct re-insurance due or accrued	17,413.93	
Net amount of unpaid losses and claims		$ 77,529.60

Unearned premiums on fire risks, running one year or less	$ 351,989.69	
Unearned premiums on fire risks, running more than one year	1,034,453.77	
Total unearned premiums		$ 1,386,443.46
Salaries, rents, etc., due or accrued		3,500.00
Total liabilities, except capital		$ 1,467,473.06
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	2,508,623.19	
Surplus as regards policy-holders		2,708,623.19
Total liabilities		$ 4,176,096.25

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 220,025,094.00	$ 2,449,818.01
Written or renewed during the year	150,466,085.00	1,825,041.93
Total	$ 370,491,179.00	$ 4,274,859.94
Deduct those expired and marked off as terminated	107,902,606.00	1,294,436.58
In force at the end of the year 1904	$ 262,588,573.00	$ 2,980,423.36
Deduct amount re-insured	24,333,504.00	332,437.35
Net amount in force December 31, 1904	$ 238,255,069.00	$ 2,647,986.01

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 51,131,288.00	$ 703,979.38	$ 351,989.69
In 1903	2 years	One-fourth	962,246.00	10,486.89	2,621.72
In 1904	2 years	Three-fourths	1,008,719.00	11,309.67	8,482.25
In 1902	3 years	One-sixth	43,732,613.00	432,276.52	72,046.09
In 1903	3 years	One-half	46,984,635.00	473,187.68	236,593.84
In 1904	3 years	Five-sixths	55,957,783.00	563,116.20	469,263.50
In 1901	4 years	One-eighth	548,205.00	4,771.78	596.49
In 1902	4 years	Three-eighths	635,472.00	5,354.74	2,008.03
In 1903	4 years	Five-eighths	637,331.00	6,116.50	3,822.80
In 1904	4 years	Seven-eighths	679,441.00	5,918.84	5,179.00
In 1900	5 years	One-tenth	5,830,598.00	70,530.66	7,053.06
In 1901	5 years	Three-tenths	6,215,243.00	73,712.47	22,113.74
In 1902	5 years	One-half	7,400,893.00	88,614.56	44,307.28
In 1903	5 years	Seven-tenths	7,834,189.00	91,915.74	64,341.02
In 1904	5 years	Nine-tenths	8,696,413.00	106,694.38	96,024.95
Total			$ 238,255,069.00	$ 2,647,986.01	$ 1,386,443.46

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 830,191.43
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	76,850.00
Loaned to officers and directors	7,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,485,734.00
Premiums received	22,285.94
Losses paid	7,196.45
Losses incurred	5,479.05

GLOBE AND RUTGERS FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated February 9, 1899. Commenced Business February 9, 1899.

H. S. THOMPSON, President. LYMAN CANDEE, Secretary.

Home Office, 76 and 78 William Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903		$ 2,000,481.98

INCOME.

	Fire.	
Gross premiums	$ 3,046,994.51	
Deduct re-insurance, rebate, abatement and return premiums	638,739.11	
Total premiums		2,408,255.40
Interest on mortgage loans	$ 2,753.09	
Interest on bonds and dividends on stocks	54,981.64	
Rents from company's property	5,126.33	
Total interest and rents		62,861.06
Profit on sale or maturity of ledger assets		16,150.00
Received on account of borrowed money		34,678.59
Total income		$ 2,521,945.05
Aggregate last balance and income		$ 4,522,427.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,168,422.64	
Deduct salvage and re-insurance	94,487.48	
Net amount paid for losses		1,073,935.16
Paid stockholders for interest or dividends		44,000.00
Commissions or brokerage		393,422.05
Salaries, fees and all other charges of officers, agents, and other employees		45,211.66
Taxes on real estate		922.76
All other taxes, licenses and Insurance Department fees		29,818.11
Rents		4,000.00
Repairs and expenses on real estate		1,724.11
Legal expenses		2,330.33
Miscellaneous		34,632.47
Total disbursements during the year		$ 1,629,996.55
Balance December 31, 1904		$ 2,892,430.48

LEDGER ASSETS.

Book value of real estate	$ 72,945.00	
Mortgage loans on real estate	55,500.00	
Book value of bonds and stocks	1,959,023.22	
Cash in company's office	1,236.23	
Cash deposited in banks	107,833.07	
Agents' balances, representing business written subsequent to October 1, 1904	620,039.58	
Agents' balances, representing business written prior to October 1, 1904	59,127.00	
Manhattan Insurance Company due account and re-insurance	16,726.38	
Total ledger assets		$ 2,892,430.48

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,065.53	
Interest accrued on bonds and stocks	13,599.17	
Total		$ 14,664.70
Market value of bonds and stocks over book value		170,909.28
Due account re-insurance less account Rossia Insurance Company		1,574.00
Gross assets		$ 3,079,578.46

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 59,127.00	
Manhattan Insurance Company due account re-insurance	16,726.38	
Total		75,853.38
Total admitted assets		$ 3,003,725.08

LIABILITIES.

Gross losses adjusted and unpaid	$ 53,304.67	
Gross claims for losses in process of adjustment	144,597.00	
Gross claims for losses resisted	27,285.00	
Total	$ 225,186.67	
Deduct re-insurance due or accrued	10,151.50	
Net amount of unpaid losses and claims		$ 215,035.17
Unearned premiums on fire risks, running one year or less	$ 1,268,779.92	
Unearned premiums on fire risks, running more than one year	137,516.00	
Total unearned premiums		1,406,295.92
Commissions due agents and brokers		93,005.94
Due and to become due for borrowed money		84,678.59
Total liabilities, except capital		$ 1,799,015.62
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	804,709.46	
Surplus as regards policy-holders		1,204,709.46
Total liabilities		$ 3,003,725.08

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 116,179,971.00	$ 1,943,002.80
Written or renewed during the year	215,617,732.00	3,046,994.51
Total	$ 331,797,703.00	$ 4,989,997.31
Deduct those expired and marked off as terminated	147,983,951.00	2,165,469.30
In force at end of the year 1904	$ 183,813,752.00	$ 2,824,528.01
Deduct amount re-insured	5,062,943.00	78,371.43
Net amount in force December 31, 1904	$ 178,750,809.00	$ 2,746,156.58

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 163,701,750.00	$ 2,537,559.85	$ 1,268,779.92
In 1903	2 years	One-fourth	1,116,415.00	15,870.85	3,967.71
In 1904	2 years	Three-fourths	737,932.00	10,558.72	7,919.04
In 1902	3 years	One-sixth	1,332,790.00	21,202.01	3,533.67
In 1903	3 years	One-half	2,617,379.00	33,934.51	16,967.25
In 1904	3 years	Five-sixths	8,515,518.00	112,524.13	93,770.11
In 1902	4 years	Three-eighths	3,000.00	292.55	109.71

In 1900----5 years	One-tenth	$ 12,800.00	$ 631.75	$ 63.17
In 1901----5 years	Three-tenths	14,417.00	321.00	96.30
In 1902----5 years	One-half	45,787.00	644.80	322.40
In 1903----5 years	Seven-tenths	190,515.00	2,940.65	2,058.45
In 1904----5 years	Nine-tenths	462,506.00	9,675.76	8,708.19
Total		$ 178,750,809.00	$ 2,746,156.58	$ 1,406,295.92

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,161,525.33
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	301,575.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,979,955.00
Premiums received	41,848.91
Losses paid	20,128.98
Losses incurred	21,178.98
Losses now unpaid	1,050.00

GERMAN INSURANCE COMPANY OF FREEPORT, ILL.

Incorporated February, 1865. Commenced Business October, 1866.

C. O. COLLMAN, President. WILLIAM TREMBOR, Secretary.

Home Office, 9–11 and 13 North Galena Avenue, Freeport, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 4,796,827.74

INCOME.

	Fire.	
Gross premiums	$ 4,210,734.94	
Deduct re-insurance, rebate, abatement and return premiums	796,336.16	
Total premiums		3,414,398.78
Interest on mortgage loans	$ 123,659.57	
Interest on collateral loans	425.00	
Interest on bonds and dividends on stocks	60,222.18	
Interest from all other sources	5,416.31	
Rents from company's property	2,454.43	
Total interest and rents		192,177.49
From all other sources: Worthless notes		544.00
Total income		$ 3,607,120.27
Aggregate last balance and income		$ 8,403,948.01

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,480,905.39	
Deduct salvage and re-insurance	34,965.57	
Net amount paid for losses		$ 1,445,939.82
Paid stockholders for interest or dividends		40,000.00
Commissions or brokerage		879,874.05
Salaries, fees and all other charges of officers, agents and other employees		184,795.48
Taxes on real estate		694.96
All other taxes, licenses and Insurance Department fees		79,113.90
Repairs and expenses on real estate		818.32
Loss on sales or maturity—ledger assets		115.45
Printing and stationery		43,285.36
Premiums paid on bonds		2,537.50
Furniture, fixtures, maps, postage and freight		28,443.21
Paid Munich Re-insurance Company as per treaty		43,111.78
All other disbursements		83,860.48
Total disbursements during the year		$ 2,832,589.56
Balance December 31, 1904		$ 5,571,358.45

LEDGER ASSETS.

Book value of real estate	$ 76,700.00	
Mortgage loans on real estate	2,977,666.20	
Loans secured by pledge of bonds, stocks or other collaterals	7,700.00	
Book value of bonds and stocks	1,585,449.16	
Cash in company's office	12,468.62	
Cash deposited in banks	413,216.47	
Agents' balances, representing business written subsequent to October 1, 1904	$ 419,277.21	
Agents' balances, representing business written prior to October 1, 1904,	6,963.51	
Bills receivable, taken for fire risks	71,917.28	
Total ledger assets		$ 5,571,358.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 82,622.40	
Interest accrued on bonds and stocks	12,584.88	
Interest accrued on collateral loans	232.70	
Total		95,439.98
Market value of bonds and stocks over book value		81,923.50
Gross assets		$ 5,748,721.93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 6,963.51	
Bills receivable, past due, taken for fire risks	230.45	
Stock of Western Underwriters' Association	195,400.00	
Total		202,593.96
Total admitted assets		$ 5,546,127.97

LIABILITIES.

Gross losses adjusted and unpaid	$ 87,138.13	
Gross claims for losses in process of adjustment	121,400.74	
Gross claims for losses resisted	13,703.37	
Total	$ 222,242.24	
Deduct re-insurance due or accrued	9,968.59	
Net amount of unpaid losses and claims		$ 212,273.65

Unearned premiums on fire risks, running one year or less	$ 968,751.20	
Unearned premiums on fire risks, running more than one year	2,436,336.49	
Total unearned premiums as computed above		$ 3,405,087.69
Total liabilities, except capital		$ 3,617,361.34
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	1,728,766.63	
Surplus as regards policy-holders		1,928,766.63
Total liabilities		$ 5,546,127.97

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 444,849,121.00	$ 5,731,679.43
Written or renewed during the year	310,305,386.00	4,210,734.94
Total	$ 755,154,507.00	$ 9,942,414.37
Deduct those expired and marked off as terminated	242,481,768.00	3,469,138.98
In force at end of the year 1904	$ 512,672,739.00	$ 6,473,275.39
Deduct amount re-insured	9,761,989.00	119,604.46
Net amount in force December 31, 1904	$ 502,910,750.00	$ 6,353,670.93

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 129,279,342.00	$ 1,937,502.41	$ 968,751.20
In 1902	3 years	One-sixth	56,316,433.00	580,066.81	96,677.80
In 1903	3 years	One-half	62,524,009.00	651,029.11	325,514.55
In 1904	3 years	Five-sixths	83,484,563.00	897,502.13	747,918.45
In 1900	5 years	One-tenth	25,977,400.00	350,687.09	35,068.71
In 1901	5 years	Three-tenths	31,240,124.00	419,481.43	125,844.43
In 1902	5 years	One-half	27,936,229.00	394,975.55	197,487.78
In 1903	5 years	Seven-tenths	39,320,543.00	511,794.84	358,256.36
In 1904	5 years	Nine-tenths	46,832,107.00	610,631.56	549,568.41
Total			$ 502,910,750.00	$ 6,353,670.93	$ 3,405,087.69

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,481,449.94
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	78,100.00
Loaned to officers and directors	23,500.00
Loaned to stockholders not officers	40,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 9,000.00
Premiums received	198.25

HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1852. Commenced Business April, 1852.

CHARLES A. SHAW, President. JOSEPH MCCORD, Secretary.

Home Office, 34 Pine Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903		$ 3,787,974.40

INCOME.

	Fire.	
Gross premiums	$ 3,945,372.68	
Deduct re-insurance, rebate, abatement and return premiums	1,259,803.92	
Total premiums		2,685,568.76
Interest on mortgage loans	$ 175.00	
Interest on bonds and dividends on stocks	101,535.73	
Interest from all other sources	8,731.61	
Rents from company's property	20,660.76	
Total interest and rents		131,103.10
Profit on sale or maturity of ledger assets		58,959.51
Total income		$ 2,875,631.37
Aggregate last balance and income		$ 6,663,605.77

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,126,833.34	
Deduct salvage and re-insurance	332,361.62	
Net amount paid for losses		$ 1,794,471.72
Paid stockholders for interest or dividends		90,000.00
Commissions or brokerage		518,790.09
Salaries, fees and all other charges of officers, agents and other employees		224,130.52
Taxes on real estate		9,620.65
All other taxes, licenses and Insurance Department fees		69,788.27
Rents		16,588.64
Repairs and expenses on real estate		6,707.46
Advertising, printing and stationery		24,276.69
Legal expenses		4,464.02
Fire department		12,747.73
Agency balances to profit and loss		3,497.98
All other expenditures		182,417.34
Total disbursements during the year		$ 2,957,501.11
Balance December 31, 1904		$ 3,706,104.66

LEDGER ASSETS.

Book value of real estate	$ 806,063.99	
Mortgage loans on real estate	3,500.00	
Book value of bonds and stocks	2,404,131.32	
Cash in company's office	7,199.97	
Cash deposited in banks	103,342.41	
Agents' balances, representing business written subsequent to October 1, 1904	377,968.49	
Agents' balances, representing business written prior to October 1, 1904	3,898.48	
Total ledger assets		$ 3,706,104.66

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 14.58	
Interest accrued on bonds and stocks	20,533.66	
Total		$ 20,548.24
Market value of real estate over book value		29,631.25
Market value of bonds and stocks over book value		345,199.18
Unpaid reinsurance on paid losses		14,601.01
Gross assets		$ 4,116,084.34

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	3,898.48
Total admitted assets	$ 4,112,185.86

LIABILITIES.

Gross losses adjusted and unpaid	$ 89,840.24	
Gross claims for losses in process of adjustment	191,920.62	
Gross claims for losses resisted	27,374.73	
Total	$ 309,135.59	
Deduct re-insurance due or accrued	38,156.18	
Net amount of unpaid losses and claims		$ 270,979.41
Unearned premiums on fire risks, running one year or less	$ 910,181.42	
Unearned premiums on fire risks, running more than one year	1,134,180.74	
Unearned premiums on excess of original premiums over amount received for re-insurance	762.69	
Total unearned premiums		2,045,124.85
Commissions due agents and brokers		31,432.95
Return and re-insurance premiums		24,879.69
Contingent liability		45,000.00
Total liabilities, except capital		$ 2,417,416.90
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	694,768.96	
Surplus as regards policy-holders		1,694,768.96
Total liabilities		$ 4,112,185.86

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 463,587,911.61	$ 4,559,796.72
Written or renewed during the year	395,863,163.51	3,945,372.68
Total	$ 859,451,075.12	$ 8,505,169.40
Deduct those expired and marked off as terminated	385,160,724.35	3,915,465.07
In force at the end of the year 1904	$ 474,290,350.77	$ 4,589,704.33
Deduct amount re-insured	65,189,550.59	644,305.14
Net amount in force December 31, 1904	$ 409,100,800.18	$ 3,945,399.19

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 163,030,230.65	$ 1,820,362.85	$ 910,181.42
In 1905	1 year or less	All	64,875.00	914.40	914.40
In 1903	2 years	One-fourth	1,314,494.61	12,600.90	3,150.22
In 1904	2 years	Three-fourths	532,375.00	4,427.70	3,320.78
In 1902	3 years	One-sixth	55,408,975.03	454,270.25	75,711.71
In 1903	3 years	One-half	76,732,093.52	589,560.39	294,780.19
In 1904	3 years	Five-sixths	74,598,372.90	609,673.47	508,061.23

In 1905	3 years	All	$ 18,000.00	$ 97.15	$ 97.15
In 1901	4 years	One-eighth	274,307.67	2,762.94	345.37
In 1902	4 years	Three-eighths	410,213.00	3,269.23	1,225.96
In 1903	4 years	Five-eighths	390,438.00	3,271.79	2,044.87
In 1904	4 years	Seven-eighths	624,179.00	7,549.35	6,605.69
In 1900	5 years	One-tenth	5,510,933.04	67,182.81	6,718.27
In 1901	5 years	Three-tenths	6,346,912.75	77,606.95	23,282.09
In 1902	5 years	One-half	7,129,834.17	86,619.64	43,309.82
In 1903	5 years	Seven-tenths	7,876,351.50	97,717.10	68,401.97
In 1904	5 years	Nine-tenths	8,619,814.34	104,892.17	94,402.95
In 1905	5 years	All	9,500.00	82.50	82.50
Over 5 years		Pro rata	208,900.00	2,537.60	1,725.57
Total			$ 409,100,800.18	$ 3,945,399.19	$ 2,044,362.16

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,754,445.65
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	247,750.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,398,258.40
Premiums received	32,390.52
Losses paid	13,929.81
Losses incurred	12,144.66
Losses now unpaid	1,756.00

HARTFORD FIRE INSURANCE COMPANY.

Incorporated May, 1810. Commenced Business August, 1810.

GEORGE L. CHASE, President. P. C. ROYCE, Secretary.

Home Office, 53 Trumbull Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,250,000.00.

Amount of ledger assets December 31, 1903	$ 12,430,687.16

INCOME.

	Fire.	
Gross premiums	$14,549,405.06	
Deduct re-insurance, rebate, abatement and return premiums	2,672,421.41	
Total premiums		11,876,983.65
Interest on mortgage loans	$ 32,224.29	
Interest on collateral loans	240.00	
Interest on bonds and dividends on stocks	432,112.29	
Interest from all other sources	6,436.14	
Rents from company's property	22,381.76	
Total interest and rents		493,394.48
Profit on sale or maturity of ledger assets		21,811.27
Agents' balances previously marked off		553.93
Received from re-insuring companies		7,728.56
Total income		$ 12,400,471.89
Aggregate last balance and income		$ 24,831,159.05

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 7,622,303.79	
Deduct salvage and re-insurance	369,374.66	
Net amount paid for losses		$ 7,252,929.13
Paid stockholders for interest or dividends		507,325.00
Commissions or brokerage		2,121,301.50
Salaries, fees and all other charges of officers, agents and other employees		742,491.87
Taxes on real estate		8,150.60
All other taxes, licenses and Insurance Department fees		263,573.37
Loss on sales or maturity—ledger assets		200.00
Agency balances marked off		7,174.88
General expenses		782,050.41
Total disbursements during the year		$ 11,685,196.76
Balance December 31, 1904		$ 13,145,962.29

LEDGER ASSETS.

Book value of real estate	$ 928,995.67	
Mortgage loans on real estate	696,794.00	
Loans secured by pledge of bonds, stocks or other collaterals	4,800.00	
Book value of bonds and stocks	9,584,751.19	
Cash in company's office	30,848.66	
Cash deposited in banks	636,709.67	
Agents' balances, representing business written subsequent to October 1, 1904	1,233,732.10	
Other ledger assets: Printing plant	29,331.00	
Total ledger assets		$ 13,145,962.29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 10,085.30	
Interest accrued on collateral loans	47.72	
Rents accrued on company's property or lease	1,488.85	
Total		$ 11,621.87
Market value of real estate over book value		17,504.33
Market value of bonds and stocks over book value		1,196,044.86
Gross uncollected premiums not more than three months due not debited to authorized agents		1,236,650.00
Re-insurance due on losses paid		26,404.40
Gross assets		$ 15,634,187.75

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:	
Printing plant	1,704.41
Total admitted assets	$ 15,632,483.34

LIABILITIES.

Gross losses adjusted and unpaid	$ 294,118.08	
Gross claims for losses in process of adjustment	580,260.84	
Gross claims for losses resisted	74,389.12	
Net amount of unpaid losses and claims		$ 948,768.04
Unearned premiums on fire risks, running one year or less	$ 4,320,026.64	
Unearned premiums on fire risks, running more than one year	4,675,658.86	
Unearned premiums on excess of original premiums over amount received for re-insurance	15,205.09	
Total unearned premiums		9,010,890.59
Commissions due agents and brokers		185,002.84
Re-insurance premiums		211,573.20
Total liabilities, except capital		$ 10,356,234.67

Capital actually paid up in cash	$ 1,250,000.00	
Surplus over all liabilities	4,026,248.67	
Surplus as regards policy-holders		$ 5,276,248.67
Total liabilities		$ 15,632,483.34

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 1,309,211,966.00	$ 16,108,206.98
Written or renewed during the year	1,099,332,741.00	14,549,405.06
Total	$ 2,408,544,707.00	$ 30,657,612.04
Deduct those expired and marked off as terminated	941,706,028.00	12,827,499.38
In force at the end of the year 1904	$ 1,466,838,679.00	$ 17,836,112.66
Deduct amount re-insured	39,787,708.00	360,991.32
Net amount in force December 31, 1904	$ 1,427,050,971.00	$ 17,469,121.34

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 607,601,504.00	$ 8,640,053.28	$ 4,320,026.64
In 1903	2 years	One-fourth	2,585,989.00	24,862.75	6,215.69
In 1904	2 years	Three-fourths	2,526,960.00	25,844.41	19,383.30
In 1902	3 years	One-sixth	177,586,609.00	1,843,522.97	307,253.83
In 1903	3 years	One-half	185,316,877.00	1,831,819.27	915,909.63
In 1904	3 years	Five-sixths	226,513,505.00	2,326,725.64	1,938,938.05
In 1901	4 years	One-eighth	2,456,035.00	24,862.75	6,215.69
In 1902	4 years	Three-eighths	2,294,535.00	20,731.65	7,774.38
In 1903	4 years	Five-eighths	2,625,998.00	23,882.37	14,926.48
In 1904	4 years	Seven-eighths	2,275,532.00	21,549.43	18,855.76
In 1900	5 years	One-tenth	38,727,729.00	471,491.70	47,149.17
In 1901	5 years	Three-tenths	39,390,104.00	477,317.47	143,195.24
In 1902	5 years	One-half	39,235,087.00	488,436.09	244,218.04
In 1903	5 years	Seven-tenths	46,236,685.00	573,227.85	401,259.49
In 1904	5 years	Nine-tenths	51,587,822.00	674,997.08	607,497.37
Total			$1,427,050,971.00	$17,469,121.34	$ 8,995,685.50
Additional reserve			5,282,883.00	43,652.67	15,205.09
Grand total			$1,432,333,854.00	$17,512,774.01	$ 9,010,890.59

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 7,246,874.35
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	193,100.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 9,184,375.00
Premiums received	98,307.15
Losses paid	40,653.40
Losses incurred	36,947.44

HOME INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1853. Commenced Business April 13, 1853.

ELBRIDGE G. SNOW, President. A. M. BURTIS and W. H. CHENEY, Secretaries.

Home Office, 56 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $3,000,000.00.

Amount of ledger assets December 31, 1903	$ 16,905,776.36

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$12,365,280.45	$ 538,322.72	
Deduct re-insurance, rebate, abatement and return premiums	4,140,897.11	271,604.41	
	$ 8,224,383.34	$ 266,718.31	
Total premiums			8,491,101.65
Interest on mortgage loans		$ 5,138.64	
Interest on bonds and dividends on stocks		565,953.34	
Interest from all other sources		5,979.53	
Rents from company's property		173,375.25	
Total interest and rents			750,446.76
Profit on sale or maturity of ledger assets			$ 90,195.60
Profit and loss account			4,023.06
Total income			$ 9,335,767.07
Aggregate last balance and income			$ 26,241,543.43

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 7,715,288.18	$ 404,703.29	
Deduct salvage and re-insurance	2,573,301.31	230,186.92	
	$ 5,141,986.87	$ 174,516.37	
Net amount paid for losses			5,316,503.24
Paid stockholders for interest or dividends			420,000.00
Commissions or brokerage			1,504,387.24
Salaries, fees and all other charges of officers, agents and other employees			483,404.84
Taxes on real estate			22,252.76
All other taxes, licenses and Insurance Department fees			204,449.27
Repairs and expenses on real estate			37,912.75
Rents			85,957.33
Loss on sales or maturity—ledger assets			8,380.58
Advertising, printing and stationery			113,758.01
Traveling expenses			80,750.43
Postage			50,425.68
Telegrams, express, exchange and legal expenses			31,638.13
Profit and loss account			18,659.53
All other disbursements			303,976.91
Total disbursements during the year			$ 8,682,456.70
Balance December 31, 1904			$ 17,559,086.73

LEDGER ASSETS.

Book value of real estate	$ 1,593,892.06	
Mortgage loans on real estate	81,700.00	
Book value of bonds and stocks	13,736,494.50	
Cash deposited in banks	1,042,689.43	
Agents' balances, representing business written subsequent to October 1, 1904	641,914.50	
Bills receivable, taken for fire risks	277.13	
Counter and office premiums uncollected	454,887.91	
Total ledger assets		$ 17,559,086.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	1,708.50
Market value of bonds and stocks over book value	1,946,661.83
Gross assets	$ 19,507,457.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 7,231.20	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	82,896.33	
Total		90,127.53
Total admitted assets		$ 19,417,329.53

LIABILITIES.

Gross losses adjusted and unpaid	$ 175,038.45	
Gross claims for losses in process of adjustment	1,436,362.68	
Gross claims for losses resisted	61,526.85	
Total	$ 1,672,927.98	
Deduct re-insurance due or accrued	696,756.49	
Net amount of unpaid losses and claims		$ 976,171.49
Unearned premiums on fire risks, running one year or less	$ 2,846,416.00	
Unearned premiums on fire risks, running more than one year	4,164,485.00	
Unearned premiums on inland navigation risks	138,559.00	
Unearned premiums on unexpired marine risks	61,106.00	
Total unearned premiums		7,210,566.00
Commissions due agents and brokers		84,217.66
Re-insurance premiums		695,053.15
Reserve for taxes		75,000.00
Total liabilities, except capital		$ 9,041,008.30
Capital actually paid up in cash	$ 3,000,000.00	
Surplus over all liabilities	7,376,321.23	
Surplus as regards policy-holders		10,376,321.23
Total liabilities		$ 19,417,329.53

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$1,447,790,975.00	$ 14,628,934.00
Written or renewed during the year	1,199,799,193.00	12,365,280.45
Total	$2,647,590,168.00	$ 26,994,214.45
Deduct those expired and marked off as terminated	1,098,084,609.00	11,456,538.45
In force at end of the year 1904	$1,549,505,559.00	$ 15,537,676.00
Deduct amount re-insured	251,235,232.00	1,905,576.00
Net amount in force December 31, 1904	$1,298,270,327.00	$ 13,632,100.00

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 17,026,833.00	$ 445,314.00
Written or renewed during the year	81,234,095.00	538,322.72
Total	$ 98,260,928.00	$ 983,636.72
Deduct those expired and marked off as terminated	80,743,828.00	558,975.72
In force at end of the year 1904	$ 17,517,100.00	$ 424,661.00
Deduct amount re-insured	5,060,895.00	86,437.00
Net amount in force December 31, 1904	$ 12,456,205.00	$ 338,224.00

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 499,122,019.00	$ 5,692,831.00	$ 2,846,416.00
In 1903	2 years	One-fourth	4,636,975.00	38,336.00	9,584.00
In 1904	2 years	Three-fourths	2,630,309.00	15,093.00	11,320.00
In 1902	3 years	One-sixth	178,919,804.00	1,644,531.00	274,088.00
In 1903	3 years	One-half	191,944,406.00	1,815,262.00	907,631.00
In 1904	3 years	Five-sixths	208,403,810.00	1,985,651.00	1,654,709.00
In 1901	4 years	One-eighth	1,539,265.00	14,209.00	1,776.00
In 1902	4 years	Three-eighths	1,288,847.00	12,599.00	4,725.00
In 1903	4 years	Five-eighths	1,484,932.00	13,565.00	8,478.00
In 1904	4 years	Seven-eighths	1,301,849.00	11,951.00	10,457.00
In 1900	5 years	One-tenth	33,440,571.00	367,945.00	36,795.00
In 1901	5 years	Three-tenths	38,727,187.00	440,485.00	132,146.00
In 1902	5 years	One-half	41,289,663.00	486,435.00	243,218.00
In 1903	5 years	Seven-tenths	46,242,062.00	539,018.00	377,313.00
In 1904	5 years	Nine-tenths	44,760,064.00	537,874.00	484,087.00
Over 5 years		Pro rata	2,538,564.00	16,315.00	8,158.00
Total			$1,298,270,327.00	$13,632,100.00	$ 7,010,901.00

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 5,246,335.50
Losses incurred during 1904—inland marine	231,632.37
Largest amount written on any one risk	300,000.00
Stock owned by directors at par value	166,400.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 13,624,839.00
Premiums received	117,379.56
Losses paid	85,530.29
Losses incurred	76,823.13
Losses now unpaid	18,564.95

INDEMNITY FIRE INSURANCE COMPANY.

Incorporated 1897. Commenced Business 1898.

J. MONTGOMERY HARE, President. J. H. BURGER, H. B. ANTHONY, Secretaries.

Home Office, 56 and 58 Pine Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 444,688.22

INCOME.

	Fire.	
Gross premiums	$ 391,814.17	
Deduct re-insurance, rebate, abatement and return premiums	117,996.33	
Total premiums		273,817.84
Interest on bonds and dividends on stocks		13,071.26
Profit on sale or maturity of ledger assets		985.00
Total income		$ 287,874.10
Aggregate last balance and income		$ 732,562.32

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 253,604.18	
Deduct salvage and re-insurance	69,517.07	
Net amount paid for losses		184,087.14
Commissions or brokerage		54,062.03
Salaries, fees and all other charges of officers, agents and other employees		22,123.85
All other taxes, licenses and Insurance Department fees		10,395.10
Rents		2,159.05
Advertising and stationery		2,428.06
Maps, furniture and fixtures		1,169.47
All other disbursements		8,825.66
Total disbursements during the year		$ 285,250.36
Balance December 31, 1904		$ 447,311.96

LEDGER ASSETS.

Book value of bonds and stocks	$ 382,806.25	
Cash in company's office	25.00	
Cash deposited in banks	33,696.68	
Agents' balances, representing business written subsequent to October 1, 1904	29,711.27	
Agents' balances, representing business written prior to October 1, 1904	1,072.76	
Total ledger assets		$ 447,311.96

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	2,660.00
Market value of bonds and stocks over book value	13,181.25
Re-insurance due but uncollected on losses paid	19.09
Gross assets	$ 463,172.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	1,072.76
Total admitted assets	$ 462,099.54

LIABILITIES.

Gross losses adjusted and unpaid	$ 10,068.93	
Gross claims for losses in process of adjustment	10,854.90	
Gross claims for losses resisted	1,611.95	
Total	$ 22,535.78	
Deduct re-insurance due or accrued	3,351.49	
Net amount of unpaid losses and claims		$ 19,184.29
Unearned premiums on fire risks, running one year or less	$ 103,515.56	
Unearned premiums on fire risks, running more than one year	75,336.50	
Total unearned premiums		178,852.06
Commissions due agents and brokers		657.97
Salaries, rents, etc., due and accrued		3,318.63
Return and re-insurance premiums		1,712.04
Total liabilities, except capital		$ 203,724.99
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	58,374.55	
Surplus as regards policy-holders		258,374.55
Total liabilities		$ 462,099.54

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 31,193,709.00	$ 406,834.54
Written or renewed during the year	29,101,777.00	391,814.17
Total	$ 60,295,486.00	$ 798,648.71
Deduct those expired and marked off as terminated	27,231,298.00	374,856.07
In force at end of the year 1904	$ 33,064,188.00	$ 423,792.64
Deduct amount re-insured	6,746,591.00	84,197.69
Net amount in force December 31, 1904	$ 26,317,597.00	$ 339,494.95

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 15,016,048.00	$ 207,031.12	$ 103,515.56
In 1903	2 years	One-fourth	214,047.00	3,100.79	775.20
In 1904	2 years	Three-fourths	181,802.00	1,957.65	1,468.24
In 1902	3 years	One-sixth	2,587,024.00	29,004.63	4,834.11
In 1903	3 years	One-half	3,564,771.00	40,915.91	20,457.96
In 1904	3 years	Five-sixths	4,509,936.00	53,574.03	44,645.03
In 1901	4 years	One-eighth	500.00	41.43	5.18
In 1902	4 years	Three-eighths	15,800.00	206.13	77.31
In 1903	4 years	Five-eighths	1,814.00	197.91	123.70
In 1904	4 years	Seven-eighths	33,501.00	456.28	399.25
In 1901	5 years	Three-tenths	36,060.00	157.70	47.31
In 1902	5 years	One-half	28,150.00	71.14	35.57
In 1903	5 years	Seven-tenths	53,960.00	604.06	422.84
In 1904	5 years	Nine-tenths	73,384.00	251.17	2,026.05
Over 5 years		Pro rata	800.00	25.00	18.75
Total			$ 26,317,597.00	$ 339,594.95	$ 178,852.06

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 181,091.50
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	3,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 45,750.00
Premiums received	3,874.73
Losses paid	1,572.85
Losses incurred	1,209.50
Losses now unpaid	.25

INDIANAPOLIS FIRE INSURANCE COMPANY.

Incorporated July 12, 1899. Commenced Business September 1, 1899.

JOHN H. HOLLIDAY, President. H. C. MARTIN, Secretary.

Home Office, 122-4 East Market Street, Indianapolis, Ind.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 469,567.31

INCOME.

	Fire.	
Gross premiums	$ 392,391.82	
Deduct re-insurance, rebate, abatement and return premiums	95,429.24	
Total premiums		296,962.58
Interest on mortgage loans	$ 14,253.00	
Interest on bonds and dividends on stocks	4,147.78	
Interest from all other sources	183.00	
Total interest		18,583.78
Profit on sale or maturity of ledger assets		100.00
Total income		$ 315,646.36
Aggregate last balance and income		$ 785,213.67

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 153,045.59	
Deduct salvage and re-insurance	8,340.55	
Net amount paid for losses		144,705.04
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		67,056.81
Salaries, fees and all other charges of officers, agents, and other employees		21,449.75
All other taxes, licenses and Insurance Department fees		7,990.03
Rents		1,120.00
Loss on sales or maturity—ledger assets		715.07
Advertising, printing and stationery		2,328.09
Agency and other miscellaneous expenses		12,064.27
Office furniture and equipment		1,241.62
Total disbursements during the year		$ 270,670.68
Balance December 31, 1904		$ 514,542.99

LEDGER ASSETS.

Mortgage loans on real estate	$ 305,250.00	
Book value of bonds and stocks	125,003.17	
Cash in company's office	7,752.12	
Cash deposited in banks	29,990.59	
Agents' balances, representing business written subsequent to October 1, 1904	32,527.93	
Agents' balances, representing business written prior to October 1, 1904	471.44	
Central Trust Co., cash and deposits	2,500.00	
Re-insurance premiums	9,347.74	
Guaranty div. fund (deposited with Indiana State Auditor)	1,700.00	
Total ledger assets		$ 514,542.99

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 4,724.14	
Interest accrued on bonds and stocks	972.72	
Interest accrued on other assets	35.46	
Total		$ 5,735.32
Office equipment		2,500.00
Gross assets		$ 522,778.31

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	$ 2,500.00	
Agents' balances, representing business written prior to October 1, 1904	471.44	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	271.92	
Total		3,243.36
Total admitted assets		$ 519,534.95

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,461.43	
Gross claims for losses in process of adjustment	23,033.94	
Gross claims for losses resisted	400.00	
Total	$ 25,895.37	
Deduct re-insurance due or accrued	1,886.05	
Net amount of unpaid losses and claims		$ 24,009.32
Unearned premiums on fire risks, running one year or less	$ 113,695.70	
Unearned premiums on fire risks, running more than one year	82,665.35	
Total unearned premiums		196,361.05
Commissions due agents and brokers		879.30
Re-insurance premiums		1,397.46
Total liabilities, except capital		$ 222,647.13
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	96,887.82	
Surplus as regards policy-holders		296,887.82
Total liabilities		$ 519,534.95

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 22,009,833.00	$ 323,602.52
Written or renewed during the year	26,689,126.00	392,391.82
Total	$ 48,698,959.00	$ 715,994.34
Deduct those expired and marked off as terminated	20,831,970.00	316,743.52
In force at end of the year 1904	$ 27,866,989.00	$ 399,250.82
Deduct amount re-insured	1,892,471.00	26,744.62
Net amount in force December 31, 1904	$ 25,974,518.00	$ 372,506.20

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 14,311,347.00	$ 227,391.41	$ 113,695.70
In 1902	3 years	One-sixth	2,657,692.00	31,278.80	5,213.14
In 1903	3 years	One-half	3,090,518.00	36,864.33	18,432.16
In 1904	3 years	Five-sixths	4,288,477.00	51,219.65	42,683.04
In 1900	5 years	One-tenth	121,720.00	1,786.54	178.65
In 1901	5 years	Three-tenths	217,816.00	3,322.73	996.82
In 1902	5 years	One-half	315,890.00	5,024.39	2,512.19
In 1903	5 years	Seven-tenths	453,701.00	7,035.83	4,925.08
In 1904	5 years	Nine-tenths	517,357.00	8,582.52	7,724.27
Total			$ 25,974,518.00	$ 372,506.20	$ 196,361.05

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 154,953.90
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	20,800.00

No direct business in State of North Carolina during the year 1904. Re-insurance only.

	Fire Risks.
Risks written	$ 106,005.00
Premiums received	2,302.89
Losses paid	270.99
Losses incurred	270.99

INSURANCE COMPANY OF NORTH AMERICA.

Incorporated April 14, 1794. Commenced Business 1792.

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary.

Home Office, 232 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $3,000,000.00.

Amount of ledger assets December 31, 1903 $ 11,055,197.13

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 6,753,403.16	$ 2,229,147.54	
Deduct re-insurance, rebate, abatement and return premiums	1,396,573.08	409,731.86	
	$ 5,356,830.08	$ 1,819,415.68	
Total premiums			7,176,245.76
Deposit premiums received on perpetual risks			19,388.22
Interest on mortgage loans		$ 45,662.72	
Interest on collateral loans		17,681.11	
Interest on bonds and dividends on stocks		309,076.20	
Interest from all other sources		15,624.68	
Rents		32,103.66	
Total interest and rents			420,148.37

Profit on sale or maturity of ledger assets	$ 32,718.33
Perpetual permits, transfer fees and earned deposits	2,866.55
Dividends from bad debts previously charged off, etc.	237.01
Total income	$ 7,651,604.24
Aggregate last balance and income	$ 18,706,801.37

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 3,665,578.18	$ 1,332,107.19	
Deduct salaries and re-insurance	380,653.17	283,569.52	
	$ 3,284,925.01	$ 1,048,537.67	
Net amount paid for losses			4,333,462.68
Deposit premiums returned			33,983.14
Paid stockholders for interest or dividends			359,937.00
Commissions or brokerage			1,437,517.35
Salaries, fees and all other charges of officers, agents and other employees			446,918.93
Taxes on real estate			7,855.05
All other taxes, licenses and Insurance Department fees			155,042.33
Repairs and expenses on real estate			9,271.87
Rents			30,463.91
Loss on sales or maturity—ledger assets			18,575.48
Advertising, printing and stationery			46,872.57
Legal expenses			8,040.80
Miscellaneous			226,866.35
Reduction in book value of sundry investments			3,368.26
Bad debts charged off			662.98
Total disbursements during the year			$ 7,118,838.70
Balance December 31, 1904			$ 11,578,962.67

LEDGER ASSETS.

Book value of real estate	$ 544,783.10	
Mortgage loans on real estate	791,276.04	
Loans secured by pledge of bonds, stocks or other collaterals	87,600.00	
Book value of bonds and stocks	7,719,189.32	
Cash in company's office	1,507.56	
Cash deposited in banks	1,236,058.14	
Agents' balances, representing business written subsequent to October 1, 1904	1,121,400.52	
Agents' balances, representing business written prior to October 1, 1904	26,428.07	
Bills receivable, not matured, taken for marine and inland risks	34,722.82	
Book accounts due company	24,997.10	
Total ledger assets		$ 11,587,962.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	6,011.75
Market value of bonds and stocks over book value	396,197.28
Re-insurance claims on losses paid	16,989.96
Gross assets	$ 12,007,161.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	26,428.07
Total admitted assets	$ 11,980,733.59

LIABILITIES.

Gross losses adjusted and unpaid	$ 133,106.81	
Gross claims for losses in process of adjustment	781,218.33	
Gross claims for losses resisted	38,674.86	
Total	$ 953,000.00	
Deduct re-insurance due or accrued	97,800.00	
Net amount of unpaid losses and claims		$ 855,200.00
Unearned premiums on fire risks, running one year or less	$ 1,819,457.76	
Unearned premiums on fire risks, running more than one year	2,412,732.50	
Unearned premiums on inland navigation and marine risks	369,959.00	
Total unearned premiums		4,602,149.26
Amount reclaimable on perpetual fire risks		757,357.13
Unpaid dividends due stockholders		106.20
Commissions due agents and brokers		50,000.00
Salaries, rents, etc., due or accrued		109.32
Re-insurance premiums		13,073.38
Total liabilities, except capital		$ 6,277,995.29
Capital actually paid up in cash	$ 3,000,000.00	
Surplus over all liabilities	2,702,738.30	
Surplus as regards policy-holders		5,702,738.30
Total liabilities		$ 11,980,733.59

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 684,758,679.00	$ 8,269,780.27
Written or renewed during the year	550,993,372.00	6,753,403.16
Total	$1,235,752,051.00	$ 15,023,183.43
Deduct those expired and marked off as terminated	503,358,634.00	6,165,995.97
In force at end of the year 1904	$ 732,393,417.00	$ 8,857,187.46
Deduct amount re-insured	51,077,343.00	604,718.65
Net amount in force December 31, 1904	$ 681,316,074.00	$ 8,252,468.81

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 6,760,841.00	$ 364,472.00
Written during the year	395,943,169.00	2,229,147.54
Total	$ 402,704,010.00	$ 2,593,619.54
Deduct those expired and marked off as terminated	396,132,765.00	2,223,660.54
In force at end of the year 1904	$ 6,571,245.00	$ 369,959.00
Net amount in force December 31, 1904	$ 6,571,245.00	$ 369,959.00

PERPETUAL RISKS.

	Amount.	*Deposits.*
In force December 31, 1903	$ 33,466,064.07	$ 848,697.01
Written during the year	684,744.26	19,388.22
Total	$ 24,150,808.33	$ 868,085.23
Deduct those marked off as cancelled	1,094,313.58	33,983.14
In force at end of the year 1904	$ 33,056,494.75	$ 834,102.09
Losses incurred during the year	$ 19,766.67	
Losses paid during the year	22,156.67	

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 253,145,285.00	$ 3,638,915.52	$ 1,819,457.76
In 1903	2 years	One-fourth	1,936,303.00	20,965.37	5,241.34
In 1904	2 years	Three-fourths	1,624,534.00	16,741.86	12,556.39
In 1902	3 years	One-sixth	86,123,550.00	868,912.02	144,485.33
In 1903	3 years	One-half	90,477,253.00	941,609.14	470,804.57
In 1904	3 years	Five-sixths	97,713,354.00	1,020,679.86	850,566.55
In 1901	4 years	One-eighth	1,947,354.00	19,187.47	2,398.43
In 1902	4 years	Three-eighths	1,191,760.00	11,847.40	4,442.77
In 1903	4 years	Five-eighths	1,083,483.00	11,904.26	7,440.16
In 1904	4 years	Seven-eighths	1,245,175.00	14,468.04	12,659.54
In 1900	5 years	One-tenth	22,474,870.00	259,393.83	25,939.38
In 1901	5 years	Three-tenths	27,698,461.00	315,602.55	94,680.77
In 1902	5 years	One-half	29,534,922.00	351,884.15	175,942.08
In 1903	5 years	Seven-tenths	32,465,049.00	377,960.08	264,572.06
In 1904	5 years	Nine-tenths	31,780,779.00	371,764.38	334,587.94
Over 5 years		Pro rata	873,942.00	12,632.88	6,415.19
Total			$ 681,316,074.00	$ 8,252,468.81	$ 4,232,190.26
Perpetual risks			33,056,495.00	834,102.09	757,357.13
Grand total			$ 714,372,569.00	$ 9,086,570.90	$ 4,989,547.39

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 3,305,925.01
Losses incurred during 1904—inland and ocean marine	1,167,747.71
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	87,220.00
Loaned to officers and directors	6,700.00
Loaned to stockholders not officers	23,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 2,595,256.00	$ 2,007,502.00
Premiums received	52,314.23	4,606.01
Losses paid	22,520.84	1,650.48
Losses incurred	29,787.55	550.48
Losses now unpaid	9,280.99	----------

MILLERS MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March, 1890. Commenced Business July, 1890.

JOHN M. HAYES, President. B. K. HUNTZINGER, Secretary.

Home Office, No. 1 South Third Street, Harrisburg, Pa.

BALANCE SHEET.

Amount of capital paid up in cash, None—Mutual.

Amount of ledger assets December 31, 1903		$ 94,167.09

INCOME.

	Fire.	
Gross premiums	$ 25,758.70	
Total premiums		25,758.70
Interest on mortgage loans	$ 1,937.09	
Interest on bonds	2,052.50	
Interest from all other sources	181.22	
Total interests		4,170.81
Inspection fees, endorsements, etc.		694.95
Assessments on premium notes		41,100.05
Total income		$ 71,724.51
Aggregate last balance and income		$ 165,891.60

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 31,351.69	
Net amount paid for losses		31,351.69
Deposit premiums returned		10,343.27
Salaries, fees and all other charges of officers, agents and other employees		3,371.98
All other taxes, licenses and Insurance Department fees		444.54
Rents		153.00
Advertising, printing, etc.		2,178.83
Premiums and accrued interest on bonds purchased		277.21
Total disbursements during the year		$ 48,120.52
Balance December 31, 1904		$ 117,771.08

LEDGER ASSETS.

Mortgage loans on real estate	$ 34,550.00	
Book value of bonds	54,540.25	
Cash in hands of treasurer	28,680.83	
Furniture, fixtures, etc.	350.00	
Total ledger assets		$ 118,121.08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 588.40	
Interest accrued on bonds	1,039.16	
Total		1,627.56
Market value of bonds over book value		2,489.95
Premium notes on policies in force		442,161.48
Gross assets		$ 564,400.07

DEDUCT ASSETS NOT ADMITTED.

Furniture, supplies and safe		$ 350.00
Total admitted assets		$ 564,050.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 4,500.00	
Gross claims for losses in process of adjustment	1,000.00	
Net amount of unpaid losses and claims		$ 5,500.00
Amount reclaimable by the insured on fire insurance policies, being 100 per cent. of the premium or deposit less charges for losses not yet assessed for		59,295.20
Total liabilities, except capital		$ 64,795.20
Cash resources	$ 121,888.59	
Surplus over all liabilities	57,093.39	
Surplus as regards policy-holders		499,254.87
Total liabilities		$ 564,050.07

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 2,609,725.00	$ 386,692.73
Written or renewed during the year	823,450.00	128,863.75
Total	$ 3,433,175.00	$ 515,556.48
Deduct those expired and marked off as terminated	509,500.00	73,395.00
Net amount in force December 31, 1904	$ 2,923,675.00	$ 442,161.48

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 29,852.04
Largest amount written on any one risk	7,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 47,800.00
Premiums received	8,882.50

MILWAUKEE MECHANICS INSURANCE COMPANY OF WISCONSIN.

Incorporated February 15, 1852. Commenced Business April 1, 1852.

WILLIAM L. JONES, President. OSCAR GRIEBLING, Secretary.

Home Office, 442 and 444 City Hall Square, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,894,983.95

INCOME.

	Fire.	
Gross premiums	$ 1,954,518.92	
Deduct re-insurance, rebate, abatement and return premiums	509,250.74	
Total premiums		1,445,268.18
Interest on mortgage loans	$ 52,998.41	
Interest on bonds and dividends on stocks	49,570.10	
Interest from all other sources	1,879.60	
Rents from company's property	3,996.00	
Total interest and rents		108,444.11
Increase in value of securities		13,068.95
Agents' balances heretofore charged off		174.75
Reserve retained for re-insurance company		15,534.23
Total income		$ 1,582,490.22
Aggregate last balance and income		$ 4,477,474.17

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,091,358.03	
Deduct salvage and re-insurance	189,937.20	
Net amount paid for losses		901,420.83
Paid stockholders for interest or dividends		90,000.00
Commissions or brokerage		364,155.67
Salaries, fees and all other charges of officers, agents and other employees		91,482.10
Taxes on real estate		1,767.73
All other taxes, licenses and Insurance Department fees		48,333.21
Repairs and expenses on real estate		714.26
Rents		6,385.00
Advertising, printing and stationery		11,934.05
Furniture and fixtures		2,992.68
Adjusting and traveling		20,680.31
Legal expenses		2,504.87
Miscellaneous expenses		42,779.86
Total disbursements during the year		$ 1,585,150.57
Balance December 31, 1904		$ 2,892,323.60

LEDGER ASSETS.

Book value of real estate	$ 117,000.00
Mortgage loans on real estate	1,166,191.53
Book value of bonds and stocks	1,282,931.25
Cash in company's office	10,550.51

Cash deposited in banks	$ 113,755.69	
Agents' balances, representing business written subsequent to October 1, 1904	201,794.62	
Deposited with Milwaukee Board of Fire Underwriters	100.00	
Total ledger assets		$ 2,892,323.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 26,354.54	
Interest accrued on bonds and stocks	6,589.15	
Total		32,943.69
Total admitted assets		$ 2,925,267.29

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 34,973.36	
Gross claims for losses in process of adjustment	74,285.51	
Gross claims for losses resisted	13,236.88	
Total	$ 122,495.75	
Deduct re-insurance due or accrued	28,940.92	
Net amount of unpaid losses and claims		$ 93,554.83
Unearned premiums on fire risks, running one year or less	$ 438,211.19	
Unearned premiums on fire risks, running more than one year	881,772.36	
Total unearned premiums		1,319,983.55
Reserve retained for re-insurance company		81,900.97
Total liabilities, except capital		$ 1,495,439.35
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	1,229,827.94	
Surplus as regards policy-holders		1,429,827.94
Total liabilities		$ 2,925,267.29

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 209,293,267.00	$ 2,564,735.85
Written or renewed during the year	152,035,096.00	1,954,518.92
Total	$ 361,328,363.00	$ 4,519,254.77
Deduct those expired and marked off as terminated	129,323,778.00	1,689,352.21
In force at the end of the year	$ 232,004,585.00	$ 2,829,902.56
Deduct amount re-insured	26,304,097.00	353,247.18
Net amount in force December 31, 1904	$ 205,700,488.00	$ 2,476,655.38

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 62,929,115.00	$ 876,422.38	$ 438,211.19
In 1902	3 years	One-sixth	32,040,783.00	334,356.44	55,726.07
In 1903	3 years	One-half	36,681,194.00	384,997.16	192,498.58
In 1904	3 years	Five-sixths	45,697,767.00	493,560.04	411,300.03
In 1900	5 years	One-tenth	3,384,760.00	47,027.88	4,702.79
In 1901	5 years	Three-tenths	4,895,748.00	65,246.72	19,574.02
In 1902	5 years	One-half	5,865,751.00	80,182.48	40,091.24
In 1903	5 years	Seven-tenths	6,369,261.00	87,482.07	61,237.44
In 1904	5 years	Nine-tenths	7,836,109.00	107,380.21	96,642.19
Total			$ 205,700,488.00	$ 2,476,655.38	$ 1,319,983.55

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 907,972.86
Largest amount written on any one risk	15,000.00
Stock owned by directors at par value	50,730.00
Loaned to officers and directors	1,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 361,261.00
Premiums received	6,719.88
Losses paid	3.25
Losses incurred	3.25

NATIONAL FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 4, 1869. Commenced Business December 1, 1871.

JAMES NICHOLS, President. B. R. STILLMAN, Secretary.

Home Office, 95 Pearl Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903	$ 6,336,714.39

INCOME.

	Fire.	
Gross premiums	$ 6,432,380.75	
Deduct re-insurance, rebate, abatement and return premiums	2,008,721.00	
Total premiums		4,423,659.75
Interest on mortgage loans	$ 33,459.43	
Interest on bonds and dividends on stocks	198,349.16	
Interest from all other sources	2,749.80	
Rents from company's property	18,425.62	
Total interest and rents		252,984.01
Total income		$ 4,676,643.76
Aggregate last balance and income		$ 11,013,358.15

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,639,374.09	
Deduct salvage and re-insurance	741,360.00	
Net amount paid for losses		2,898,014.09
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		832,514.21
Salaries, fees and all other charges of officers, agents and other employees		314,523.37
Taxes on real estate		6,436.16
All other taxes, licenses and Insurance Department fees		148,679.88
Repairs and expenses on real estate		5,983.91
Profit and loss, agents' balances		1,360.42

Loss on sales or maturity—ledger assets		$ 108,317.88
Advertising, field work and incidental expenses		160,260.69
Office furniture, books and stationery		35,617.90
Traveling, adjustments and miscellaneous		135,624.31
Total disbursements during the year		$ 4,767,332.82
Balance December 31, 1904		$ 6,246,025.33

LEDGER ASSETS.

Book value of real estate	$ 392,555.70	
Mortgage loans on real estate	630,550.00	
Book value of bonds and stocks	4,532,582.13	
Cash in company's office	2,221.72	
Cash deposited in banks	182,383.88	
Agents' balances, representing business written subsequent to October 1, 1904	505,731.90	
Total ledger assets		$ 6,246,025.33

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	272,913.87
Gross assets	$ 6,518,939.20

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:	
Real estate	34,951.42
Total admitted assets	$ 6,483,987.78

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 69,843.22	
Gross claims for losses in process of adjustment	278,745.91	
Gross claims for losses resisted	32,505.64	
Net amount of unpaid losses and claims		$ 381,094.77
Unearned premiums on fire risks, running one year or less	$ 1,570,628.68	
Unearned premiums on fire risks, running more than one year	1,811,036.83	
Total unearned premiums		3,381,665.51
Special reserve for contingencies		50,000.00
Total liabilities, except capital		$ 3,812,760.28
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,671,227.50	
Surplus as regards policy-holders		2,671,227.50
Total liabilities		$ 6,483,227.50

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 677,164,103.00	$ 7,506,361.09
Written or renewed during the year	564,897,443.00	6,432,380.75
Total	$ 1,242,061,546.00	$ 13,938,741.84
Deduct those expired and marked off as terminated	531,096,742.00	5,828,168.14
In force at the end of the year 1904	$ 710,964,804.00	$ 8,110,573.70
Deduct amount re-insured	117,373,930.00	1,428,536.23
Net amount in force December 31, 1904	$ 593,590,874.00	$ 6,682,037.47

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 248,623,941.00	$ 3,141,257.35	$ 1,570,628.68
In 1903	2 years	One-fourth	2,773,720.00	29,101.93	7,275.48
In 1904	2 years	Three-fourths	833,739.00	8,443.71	6,332.78
In 1902	3 years	One-sixth	77,440,181.00	728,848.10	121,474.68
In 1903	3 years	One-half	72,914,916.00	705,307.48	352,653.74
In 1904	3 years	Five-sixths	82,362,070.00	806,606.44	672,172.03
In 1901	4 years	One-eighth	5,402,844.00	48,982.15	6,122.77
In 1902	4 years	Three-eighths	2,867,316.00	25,176.32	9,441.12
In 1903	4 years	Five-eighths	1,042,088.00	9,314.49	5,821.56
In 1904	4 years	Seven-eighths	937,897.00	8,596.39	7,521.84
In 1900	5 years	One-tenth	15,428,561.00	182,641.11	18,264.11
In 1901	5 years	Three-tenths	20,015,092.00	234,696.24	70,408.87
In 1902	5 years	One-half	20,241,985.00	240,193.29	120,096.64
In 1903	5 years	Seven-tenths	19,863,655.00	240,670.07	168,469.05
In 1904	5 years	Nine-tenths	22,841,969.00	272,202.40	244,982.16
Total			$ 593,590,874.00	$ 6,682,037.47	$ 3,381,665.51

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,861,990.75
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	87,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,720,768.00
Premiums received	33,788.06
Losses paid	15,949.52
Losses incurred	12,305.34

NATIONAL UNION FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 14, 1901. Commenced Business March 1, 1901.

JAMES H. WILLOCK, President. E. E. COLE, Secretary.

Home Office, 401 Wood Street, Pittsburg, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $750,000.00.

Amount of ledger assets December 31, 1903	$ 1,625,838.39

INCOME.

	Fire.	
Gross premiums	$ 1,341,011.32	
Deduct re-insurance, rebate, abatement and return premiums	389,150.10	
Total premiums		951,861.22
Interest on mortgage loans	$ 14,653.87	
Interest on collateral loans	2,500.00	

Interest on bonds and dividends on stocks	$ 53,546.49	
Interest from all other sources	2,393.17	
Rents from company's property	27.89	
Total interest and rents		$ 73,121.42
Profit on sale or maturity of ledger assets		5,458.75
Bad accounts, etc., collected		656.38
Total income		$ 1,031,097.77
Aggregate last balance and income		$ 2,656,936.16

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 543,109.03	
Deduct salvage and re-insurance	53,183.27	
Net amount paid for losses		489,925.76
Commissions or brokerage		216,815.83
Salaries, fees and all other charges of officers, agents, and other employees		67,784.81
All other taxes, licenses and Insurance Department fees		38,132.66
Rents for company's own occupancy		6,300.00
Insurance maps, printing plant and fixtures		10,377.65
Books, printing and stationery		9,557.35
Furniture and fixtures		1,224.60
Home office and general expenses		20,515.45
Adjusting and loss expense		7,240.30
Total disbursements during the year		$ 867,874.41
Balance December 31, 1904		$ 1,789,061.75

LEDGER ASSETS.

Book value of real estate	$ 1,172.41	
Mortgage loans on real estate	297,272.00	
Loans secured by pledge of bonds, stocks or other collaterals	50,000.00	
Book value of bonds and stocks	1,227,987.50	
Cash in company's office	10,524.66	
Cash deposited in banks	47,302.64	
Agents' balances, representing business written subsequent to October 1, 1904	151,438.97	
Agents' balances, representing business written prior to October 1, 1904	248.92	
Bills receivable, taken for fire risks	235.20	
Brokers' local accounts	2,879.45	
Total ledger assets		$ 1,789,061.75

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 4,418.75	
Interest accrued on bonds and stocks	1,250.00	
Total		5,668.75
Market value of bonds and stocks over book value		27,302.50
Gross assets		$ 1,822.033.00

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	248.92
Total admitted assets	$ 1,821,784.08

LIABILITIES.

Gross losses adjusted and unpaid	$ 12,388.20	
Gross claims for losses in process of adjustment	85,349.72	
Gross claims for losses resisted	4,587.56	
Total	$ 102,325.48	
Deduct re-insurance due or accrued	20,688.67	
Net amount of unpaid losses and claims		$ 81,636.81

Unearned premiums on fire risks, running one year or less	$ 331,980.70	
Unearned premiums on fire risks, running more than one year	352,568.15	
Total unearned premiums		$ 684,548.85
Total liabilities, except capital		$ 766,185.66
Capital actually paid up in cash	$ 750,000.00	
Surplus over all liabilities	305,598.42	
Surplus as regards policy-holders		1,055,598.42
Total liabilities		$ 1,821,784.08

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 73,743,173.00	$ 932,934.47
Written or renewed during the year	105,364,210.00	1,340,011.32
Total	$ 179,107,383.00	$ 2,273,945.79
Deduct those expired and marked off as terminated	64,178,538.00	853,454.07
In force at end of the year 1904	$ 114,928,845.00	$ 1,420,491.72
Deduct amount re-insured	15,141,099.00	192,928.39
Net amount in force December 31, 1904	$ 99,787,746.00	$ 1,227,563.33

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 47,761,884.00	$ 663,961.39	$ 331,980.70
In 1903	2 years	One-fourth	202,615.00	2,648.53	662.13
In 1904	2 years	Three-fourths	705,162.00	4,664.16	3,498.12
In 1902	3 years	One-sixth	8,479,110.00	86,974.04	14,495.67
In 1903	3 years	One-half	12,477,606.00	135,146.96	67,573.48
In 1904	3 years	Five-sixths	21,193,549.00	224,998.83	187,499.02
In 1901	4 years	One-eighth	82,900.00	1,028.83	128.60
In 1902	4 years	Three-eighths	74,300.00	653.03	244.89
In 1903	4 years	Five-eighths	116,070.00	1,173.26	733.29
In 1904	4 years	Seven-eighths	163,400.00	1,582.52	1,384.71
In 1901	5 years	Three-tenths	422,484.00	5,799.56	1,739.87
In 1902	5 years	One-half	1,542,812.00	19,846.28	9,923.14
In 1903	5 years	Seven-tenths	2,602,920.00	32,460.60	22,722.42
In 1904	5 years	Nine-tenths	3,962,934.00	46,625.34	41,962.81
Total			$ 99,787,746.00	$ 1,227,563.33	$ 684,548.85

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 526,774.48
Largest amount written on any one risk	33,000.00
Stock owned by directors at par value	303,000.00
Loaned to officers and directors	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 14,325.00
Premiums received	206.47

NEW HAMPSHIRE FIRE INSURANCE COMPANY OF MANCHESTER.

Incorporated 1869. Commenced Business April, 1870.

UBERTO C. CROSBY, President. FRANK W. SARGEANT, Secretary.

Home Office, 876 Elm Street, Manchester, N. H.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903	$ 3,230,550.28

INCOME.

	Fire.	
Gross premiums	$ 2,133,102.74	
Deduct re-insurance, rebate, abatement and return premiums	350,621.34	
Total premiums		1,782,481.40
Interest on mortgage loans	$ 20,741.32	
Interest on collateral loans	2,824.65	
Interest on bonds and dividends on stocks	120,574.91	
Interest from all other sources	6,097.70	
Rents from company's property	22,083.62	
Total interest and rents		172,322.20
Profit on sale or maturity of ledger assets		3,659.50
Profit and loss		1,117.92
Total income		$ 1,959,581.02
Aggregate last balance and income		$ 5,190,131.30

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,502,514.04	
Deduct salvage and re-insurance	213,194.13	
Net amount paid for losses		1,289,319.91
Paid stockholders for interest or dividends		100,000.00
Commissions or brokerage		433,788.37
Salaries, fees and all other charges of officers, agents and other employees		78,395.16
Taxes on real estate		3,113.55
All other taxes, licenses and Insurance Department fees		46,650.30
Repairs and expenses on real estate		10,021.35
Rents		4,616.34
Loss on sales or maturity—ledger assets		7,639.93
Advertising and printing		12,663.84
Tariff and Board Association expenses		26,546.14
Furniture and fixtures		3,901.29
All other disbursements		64,531.02
Total disbursements during the year		$ 2,081,187.20
Balance December 31, 1904		$ 3,108.944.10

LEDGER ASSETS.

Book value of real estate	$ 171,960.79
Mortgage loans on real estate	406,300.00
Loans secured by pledge of bonds, stocks or other collaterals	25,000.00
Book value of bonds and stocks	2,110,968.85

Cash in company's office	$ 777.90	
Cash deposited in banks	211,872.93	
Agents' balances, representing business written subsequent to October 1, 1904	182,063.63	
Total ledger assets		$ 3,108,944.10

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,668.00	
Interest due and accrued on bonds and stocks	10,302.09	
Interest due and accrued on collateral loans	472.22	
Total		16,442.31
Market value of real estate over book value		25,239.21
Market value of bonds and stocks over book value		754,042.15
Re-insurance due on losses paid		7,075.57
Total admitted assets		$ 3,911,743.34

LIABILITIES.

Gross losses adjusted and unpaid	$ 114,341.95	
Gross claims for losses in process of adjustment	111,844.80	
Gross claims for losses resisted	18,414.00	
Total	$ 244,600.75	
Deduct re-insurance due or accrued	45,068.33	
Net amount of unpaid losses and claims		$ 199,532.42
Unearned premiums on fire risks, running one year or less	$ 614,303.28	
Unearned premiums on fire risks, running more than one year	863,767.73	
Total unearned premiums		1,478,071.01
Return and re-insurance premiums		34,454.42
Total liabilities, except capital		$ 1,712,057.85
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,199,685.49	
Surplus as regards policy-holders		2,199,685.49
Total liabilities		$ 3,911,743.34

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 243,209,415.00	$ 2,981,379.18
Written or renewed during the year	170,421,052.00	2,133,102.74
Total	$ 413,630,467.00	$ 5,114,481.92
Deduct expirations and cancellations	156,230,672.00	2,027,023.57
In force at end of the year 1904	$ 257,399,795.00	$ 3,087,458.35
Deduct amount re-insured	17,961,873.00	208,017.73
Net amount in force December 31, 1904	$ 239,437,922.00	$ 2,879,440.62

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 87,169,604.00	$ 1,228,606.55	$ 614,303.28
In 1903	2 years	One-fourth	516,800.00	5,344.42	1,336.11
In 1904	2 years	Three-fourths	755,613.00	7,965.99	5,974.49
In 1902	3 years	One-sixth	28,523,868.00	307,151.11	51,191.85
In 1903	3 years	One-half	28,267,523.00	306,200.58	153,100.29
In 1904	3 years	Five-sixths	35,583,320.00	376,132.72	313,443.93
In 1901	4 years	One-eighth	746,331.00	7,719.53	964.94
In 1902	4 years	Three-eighths	1,014,673.00	10,299.33	3,862.25

In 1903	4 years	Five-eighths	$ 1,031,991.00	$ 10,497.98	$ 6,561.24
In 1904	4 years	Seven-eighths	1,102,266.00	12,642.10	11,061.84
In 1900	5 years	One-tenth	10,231,646.00	112,898.61	11,289.86
In 1901	5 years	Three-tenths	10,092,551.00	112,867.45	33,860.24
In 1902	5 years	One-half	10,458,329.00	113,661.43	56,830.72
In 1903	5 years	Seven-tenths	12,084,040.00	132,087.83	92,461.48
In 1904	5 years	Nine-tenths	11,859,367.00	135,364.99	121,828.49
Total			$ 239,437,922.00	$ 2,879,440.62	$ 1,478,071.01

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,258,672.28
Largest amount written on any one risk	88,450.00
Stock owned by directors at par value	228,600.00
Loaned to officers and directors	2,850.00
Loaned to stockholders not officers	4,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,326,104.00
Premiums received	21,691.34
Losses paid	3,929.52
Losses incurred	4,791.09
Losses now unpaid	900.00

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated July, 1850. Commenced Business August, 1850.

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Home Office, 46-48 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 3,371,191.33

INCOME.

	Fire.	
Gross premiums	$ 3,511,268.58	
Deduct re-insurance, rebate, abatement and return premiums	858,356.92	
Total premiums		2,652,911.66
Interest on mortgage loans	$ 15,435.41	
Interest on bonds and dividends on stocks	106,491.07	
Interest from all other sources	7,065.38	
Total interest		128,991.86
Profit on sale or maturity of ledger assets		591,861.91
Discounts		3,995.71
Total income		$ 3,377,761.14
Aggregate last balance and income		$ 6,748,952.47

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,722,805.91	
Deduct salvage and re-insurance	250,181.76	
Net amount paid for losses		$ 1,472,624.15
Paid stockholders for interest or dividends		100,020.00
Commissions or brokerage		540,662.99
Salaries, fees and all other charges of officers, agents and other employees		216,541.77
All other taxes, licenses and Insurance Department fees		79,437.77
Rents		24,228.41
Traveling		36,653.95
Advertising, printing, stationery and supplies		23,721.21
Maps		8,539.68
Local boards		31,593.38
Postage and expressage		25,846.36
All other disbursements		32,666.50
Total disbursements during the year		$ 2,592,536.17
Balance December 31, 1904		$ 4,156,416.30

LEDGER ASSETS.

Mortgage loans on real estate	$ 464,000.00	
Book value of bonds and stocks	2,848,786.80	
Cash in company's office	422.85	
Cash deposited in banks	493,173.66	
Agents' balances, representing business written subsequent to October 1, 1904	346,749.95	
Agents' balances, representing business written prior to October 1, 1904	3,283.04	
Total ledger assets		$ 4,156,416.30

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 5,329.21	
Interest due and accrued on bonds and stocks	15,140.08	
Interest due and accrued on other assets	2,439.18	
Total		22,908.47
Market value of bonds and stocks over book value		143,683.20
Gross assets		$ 4,323,007.97

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904		3,283.04
Total admitted assets		$ 4,319,724.93

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 37,705.58	
Gross claims for losses in process of adjustment	170,493.29	
Gross claims for losses resisted	35,100.00	
Total	$ 243,298.87	
Deduct re-insurance due or accrued	21,004.51	
Net amount of unpaid losses and claims		$ 222,294.36
Unearned premiums on fire risks, running one year or less	$ 949,163.47	
Unearned premiums on fire risks, running more than one year	1,141,285.39	
Total unearned premiums		2,090,448.86
Total liabilities, except capital		$ 2,312,743.22
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,506,981.71	
Surplus as regards policy-holders		2,006,981.71
Total liabilities		$ 4,319,724.93

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 386,249,795.00	$ 4,213,193.50
Written or renewed during the year	294,775,357.00	3,511,268.58
Total	$ 681,025,152.00	$ 7,724,462.08
Deduct those expired and marked off as terminated	270,795,508.00	3,259,850.61
In force at end of the year 1904	$ 410,229,644.00	$ 4,464,611.47
Deduct amount re-insured	45,597,285.00	467,740.15
Net amount in force December 31, 1904	$ 364,632,359.00	$ 3,996,871.32

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 139,547,089.00	$ 1,898,326.94	$ 949,163.47
In 1903	2 years	One-fourth	1,267,670.00	12,774.42	3,193.60
In 1904	2 years	Three-fourths	1,834,507.00	19,141.60	14,356.20
In 1902	3 years	One-sixth	51,128,354.00	411,615.96	68,602.66
In 1903	3 years	One-half	53,339,484.00	466,838.52	233,419.26
In 1904	3 years	Five-sixths	62,833,003.00	567,446.04	472,871.70
In 1901	4 years	One-eighth	697,686.00	6,523.41	815.43
In 1902	4 years	Three-eighths	793,006.00	7,545.28	2,829.48
In 1903	4 years	Five-eighths	767,601.00	9,250.40	5,781.50
In 1904	4 years	Seven-eighths	841,670.00	8,844.54	7,738.97
In 1900	5 years	One-tenth	7,690,045.00	86,060.09	8,606.01
In 1901	5 years	Three-tenths	8,263,095.00	94,443.51	28,333.05
In 1902	5 years	One-half	10,208,358.00	114,669.65	57,334.82
In 1903	5 years	Seven-tenths	12,104,507.00	133,245.77	93,272.04
In 1904	5 years	Nine-tenths	13,316,284.00	160,145.19	144,130.67
Total			$ 364,632,359.00	$ 3,996,871.32	$ 2,090,448.86

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,478,464.55
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	176,850.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,180,418.00
Premiums received	22,284.79
Losses paid	5,741.09
Losses incurred	3,702.45
Losses now unpaid	1.65

NORTH GERMAN FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated May 15, 1899. Commenced Business June 17, 1899.

ADOLPH LOEB, President. LOUIS L. LOEB, Secretary.

Home Office, 2 Liberty Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 430,352.26

INCOME.

	Fire.	
Gross premiums	$ 669,663.45	
Deduct re-insurance, rebate, abatement and return premiums	320,990.81	
Total premiums		348,672.64
Interest on mortgage loans	$ 3,537.44	
Interest on bonds	8,650.00	
Interest from all other sources	709.87	
Total interest		12,897.31
Investment to surplus account		60,000.00
Total income		$ 421,569.95
Aggregate last balance and income		$ 851,922.21

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 215,748.00	
Deduct salvage and re-insurance	23,878.12	
Net amount paid for losses		191,869.28
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		116,286.14
Salaries, fees and all other charges of officers, agents and other employees		2,433.35
All other taxes, licenses and Insurance Department fees		7,369.20
Rents		1,500.00
Sundry		1,667.30
Advertising, printing, stationery and subscriptions		1,856.80
Postage, telegraph, expressage and maps		158.29
Furniture and fixtures		120.96
Traveling expenses		325.14
Board and fire patrol		5,208.40
Total disbursements during the year		$ 340,794.86
Balance December 31, 1904		$ 511,127.35

LEDGER ASSETS.

Mortgage loans on real estate	$ 50,000.00	
Book value of bonds	309,898.13	
Cash in company's office	1,817.50	
Cash deposited in banks	18,285.43	
Agents' balances, representing business written subsequent to October 1, 1904	100,526.29	
Certificate of deposit payable on demand	30,600.00	
Total ledger assets		$ 511,127.35

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 833.88	
Interest accrued on bonds	2,272.48	
Total		$ 3,106.36
Gross assets		$ 514,233.71

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz:		
Bonds		11,565.63
Total admitted assets		$ 502,668.08

LIABILITIES.

Gross losses adjusted and unpaid (not yet due)	$ 2,734.25	
Gross claims for losses in process of adjustment	35,777.27	
Total	$ 38,511.52	
Deduct re-insurance due or accrued	2,473.03	
Net amount of unpaid losses and claims		$ 36,038.49
Unearned premiums on fire risks, running one year or less	$ 208,903.79	
Unearned premiums on fire risks, running more than one year	2,617.95	
Total unearned premiums		211,521.74
Total liabilities, except capital		$ 247,560.23
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	55,107.85	
Surplus as regards policy-holders		255,107.85
Total liabilities		$ 502,668.08

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 22,594,334.00	$ 358,305.31
Written or renewed during the year	41,608,139.00	669,663.45
Total	$ 64,202,473.00	$ 1,027,968.76
Deduct those expired and marked off as terminated	30,240,274.00	507,576.14
In force at end of the year 1904	$ 33,962,199.00	$ 520,392.62
Deduct amount re-insured	6,565,511.00	96,707.63
Net amount in force December 31, 1904	$ 27,396,688.00	$ 423,684.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 27,064,826.00	$ 417,807.58	$ 208,903.79
In 1903	2 years	One-fourth	16,939.00	209.75	52.44
In 1904	2 years	Three-fourths	28,746.00	44.97	33.72
In 1902	3 years	One-sixth	17,980.00	350.18	58.36
In 1903	3 years	One-half	9,175.00	148.32	74.16
In 1904	3 years	Five-sixths	12,392.00	623.61	519.66
In 1901	4 years	One-eighth	21,514.00	143.70	17.96
In 1902	4 years	Three-eighths	6,975.00	84.85	31.82
In 1903	4 years	Five-eighths	3,350.00	40.08	25.05
In 1904	4 years	Seven-eighths	400.00	2.91	2.54
In 1900	5 years	One-tenth	39,040.00	1,135.53	113.55
In 1901	5 years	Three-tenths	35,787.00	1,437.77	431.34
In 1902	5 years	One-half	44,619.00	263.99	131.99
In 1903	5 years	Seven-tenths	43,194.00	636.10	445.27
In 1904	5 years	Nine-tenths	51,751.00	755.65	680.09
Total			$ 27,396,688.00	$ 423,684.99	$ 211,521.74

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 211,092.74
Largest amount written on any one risk	15,000.00
Stock owned by directors at par value	198,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 79,010.00
Premiums received	1,308.29

NORTH RIVER INSURANCE COMPANY OF NEW YORK.

Incorporated February 6, 1822. Commenced Business March 6, 1822.

WILLIAM E. HUTCHINS, President. FREDERICK H. CRUM, Secretary.

Home Office, 84 William Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $350,000.00.

Amount of ledger assets December 31, 1903	$ 1,209,814.17

INCOME.

	Fire.	
Gross premiums	$ 1,484,231.38	
Deduct re-insurance, rebate, abatement and return premiums	441,146.75	
Total premiums		1,043,084.63
Interest on mortgage loans	$ 5,440.89	
Interest on collateral loans	331.53	
Interest on bonds and dividends on stocks	26,322.31	
Interest from all other sources	6,067.00	
Rents from company's property	15,216.09	
Total interest and rents		53,377.82
Profit on sale or maturity of ledger assets		162,493.29
Total income		$ 1,258,955.74
Aggregate last balance and income		$ 2,468,769.91

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 615,551.64	
Deduct salvage and re-insurance	81,456.98	
Net amount paid for losses		534,094.66
Paid stockholders for interest or dividends		26,776.00
Commissions or brokerage		256,955.97
Salaries, fees and all other charges of officers, agents and other employees		85,549.87
Taxes on real estate		6,970.75
All other taxes, licenses and Insurance Department fees		11,320.35
Repairs and expenses on real estate		5,845.98
Rents		7,500.00
Advertising, and stationery		8,117.65
Fire patrol		3,998.65

Legal services		$ 555.00
Furniture		1,245.30
General expenses		25,522.37
Total disbursements during the year		$ 974,452.55
Balance December 31, 1904		$ 1,494,317.36

LEDGER ASSETS.

Book value of real estate	$ 294,339.36	
Mortgage loans on real estate	106,900.00	
Loans secured by pledge of bonds, stocks or other collaterals	7,000.00	
Book value of bonds and stocks	683,579.94	
Cash deposited in banks	192,813.19	
Agents' balances, representing business written subsequent to October 1, 1904	93,772.13	
Agents' balances, representing business written prior to October 1, 1904	8,867.32	
Counter premiums, gross	107,045.42	
Total ledger assets		$ 1,494,317.36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,187.71	
Interest accrued on bonds and stocks	3,352.35	
Interest accrued on collateral loans	41.98	
Rents accrued on company's property or lease	2,026.54	
Total		7,608.58
Commissions on return premiums and re-insurance unpaid		6,478.98
Re-insurance on losses paid		2,843.04
Gross assets		$ 1,511,247.96

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 8,867.32	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	20,492.69	
Total		29,360.01
Total admitted assets		$ 1,481,887.95

LIABILITIES.

Gross claims for losses in process of adjustment	$ 78,776.03	
Gross claims for losses resisted	4,252.60	
Total	$ 83,028.63	
Deduct re-insurance due or accrued	6,751.76	
Net amount of unpaid losses and claims		$ 76,276.87
Unearned premiums on fire risks, running one year or less	$ 373,814.63	
Unearned premiums on fire risks, running more than one year	236,267.64	
Total unearned premiums		610,082.27
Unpaid dividends due stockholders		5,191.00
Commissions due agents and brokers		23,906.81
Return and re-insurance premiums		27,311.95
Total liabilities, except capital		$ 742,768.90
Capital actually paid up in cash	$ 350,000.00	
Surplus over all liabilities	389,119.05	
Surplus as regards policy-holders		739,119.05
Total liabilities		$ 1,481,887.95

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 99,995,208.00	$ 1,004,753.56
Written or renewed during the year	146,077,749.00	1,484,231.38
Total	$ 246,072,957.00	$ 2,488,984.94
Deduct those expired and marked off as terminated	109,909,356.00	1,102,925.45
In force at the end of the year 1904	$ 136,163,601.00	$ 1,386,059.49
Deduct amount re-insured	28,822,137.00	250,623.71
Net amount in force December 31, 1904	$ 107,341,464.00	$ 1,135,435.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 62,313,835.00	$ 747,629.26	$ 373,814.63
In 1904	2 years	Three-fourths	130,951.00	1,444.42	1,083.32
In 1902	3 years	One-sixth	8,643,375.00	57,670.81	9,611.81
In 1903	3 years	One-half	9,571,024.00	75,899.74	37,949.87
In 1904	3 years	Five-sixths	19,213,214.00	153,007.45	127,506.21
In 1901	4 years	One-eighth	22,740.00	130.93	16.40
In 1902	4 years	Three-eighths	137,480.00	1,129.58	423.60
In 1903	4 years	Five-eighths	55,150.00	295.99	185.00
In 1904	4 years	Seven-eighths	69,984.00	666.13	582.89
In 1900	5 years	One-tenth	708,481.00	11,532.65	1,153.27
In 1901	5 years	Three-tenths	1,126,418.00	13,303.33	3,990.99
In 1902	5 years	One-half	1,302,433.00	17,444.30	8,722.15
In 1903	5 years	Seven-tenths	1,694,474.00	23,554.94	16,488.50
In 1904	5 years	Nine-tenths	2,351,905.00	31,726.25	28,553.63
Total			$ 107,341,464.00	$ 1,135,435.78	$ 610,082.27

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 545,809.04
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	124,100.00
Loaned to officers and directors	4,000.00
Loaned to stockholders not officers	7,000.00

No business in State of North Carolina during the year 1904.

ORIENT INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 28, 1867. Commenced Business January, 1872.

ARCHIBALD G. McILWAINE, President. JAMES WYPER, Secretary.

Home Office, 5 Haynes Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 2,171,257.93

INCOME.

	Fire.	
Gross premiums	$ 1,585,927.68	
Deduct re-insurance, rebate, abatement and return premiums	468,557.00	
Total premiums		1,117,370.68
Interest on mortgage loans	$ 1,450.08	
Interest on bonds and dividends on stocks	63,661.00	
Interest from all other sources	3,093.07	
Rents from company's property	496.00	
Total interest and rents		68,700.15
Capital and surplus of Norwalk Fire Insurance Company of Norwalk, Conn., consolidated with Orient Insurance Company June 29, 1904		51,988.61
Total income		$ 1,238,059.44
Aggregate last balance and income		$ 3,409,317.37

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 845,565.41	$ 1,978.72	
Deduct salvage and re-insurance	116,542.73	673.54	
	$ 729,022.68	$ 1,305.18	
Net amount paid for losses			730,327.86
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			248,659.99
Salaries, fees and all other charges of officers, agents and other employees			63,964.58
Taxes on real estate			142.04
All other taxes, licenses and Insurance Department fees			26,168.21
Repairs and expenses on real estate			286.12
Rents			4,549.88
Loss on sales or maturity—ledger assets			34,611.21
Advertising, printing and stationery			9,914.62
Expenses on real estate mortgages			1,768.11
Local boards and maps			18,684.29
Traveling expenses			11,719.35
All other office and agency expenses			12,273.39
Total disbursements during the year			$ 1,213,069.65
Balance December 31, 1904			$ 2,196,247.72

LEDGER ASSETS.

Book value of real estate	$ 69,893.57
Book value of bonds and stocks	1,691,727.41
Cash in company's office	2,310.44
Cash deposited in banks	181,940.26
Agents' balances, representing business written subsequent to October 1, 1904	169,134.25

Agents' balances, representing business written prior to October 1, 1904	$ 5,958.72	
Bills receivable, taken for fire risks	283.07	
Special cash deposit, Connecticut Trust and Safe Deposit Company of Hartford, Conn.	75,000.00	
Total ledger assets		$ 2,196,247.72

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 27,158.31	
Interest due and accrued on other assets	422.28	
Total		$ 27,580.59
Market value of bonds and stocks over book value		54,463.18
Re-insurance due on paid losses		154.95
Commissions due on unpaid return premiums and re-insurance		196.11
Gross assets		$ 2,278,642.55

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 5,958.72
Total admitted assets	$ 2,272,683.83

LIABILITIES.

Gross losses adjusted and unpaid	$ 25,175.00	
Gross claims for losses in process of adjustment	70,060.07	
Gross claims for losses resisted	28,205.00	
Total	$ 123,440.07	
Deduct re-insurance due or accrued	7,622.12	
Net amount of unpaid losses and claims		$ 115,817.95
Unearned premiums on fire risks, running one year or less	$ 417,532.03	
Unearned premiums on fire risks, running more than one year	541,222.28	
Total unearned premiums		958,754.31
Salaries, rents, etc., due and accrued		1,407.54
Return and re-insurance premiums		3,752.50
Total liabilities, except capital		$ 1,079,732.30
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	692,951.53	
Surplus as regards policy-holders		1,192,951.53
Total liabilities		$ 2,272,683.83

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 155,223,241.00	$ 1,823,699.14
Written or renewed during the year	126,512,092.00	1,585,927.68
Total	$ 281,735,333.00	$ 3,409,626.82
Deduct those expired and marked off as terminated	110,747,630.00	1,409,126.52
In force at the end of the year 1904	$ 170,987,703.00	$ 2,000,500.30
Deduct amount re-insured	13,511,925.00	167,037.32
Net amount in force December 31, 1904	$ 157,475,778.00	$ 1,833,462.98

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 61,366,790.00	$ 835,064.06	$ 417,532.03
In 1903	2 years	One-fourth	758,971.00	5,203.49	1,300.00
In 1904	2 years	Three-fourths	412,451.00	5,095.56	3,821.67
In 1902	3 years	One-sixth	20,042,382.00	191,066.37	31,844.38
In 1903	3 years	One-half	21,780,066.00	216,200.78	108,100.39
In 1904	3 years	Five-sixths	26,835,464.00	268,752.34	223,960.30
In 1901	4 years	One-eighth	266,627.00	3,047.42	380.93
In 1902	4 years	Three-eighths	346,311.00	3,684.51	1,381.68
In 1903	4 years	Five-eighths	382,647.00	3,577.48	2,235.90
In 1904	4 years	Seven-eighths	485,502.00	4,456.93	3,899,84
In 1900	5 years	One-tenth	4,532,400.00	52,835.52	5,283.55
In 1901	5 years	Three-tenths	3,582,542.00	42,256.49	12,676.95
In 1902	5 years	One-half	4,752,244.00	56,014.93	28,007.46
In 1903	5 years	Seven-tenths	5,339,668.00	65,614.34	45,930.01
In 1904	5 years	Nine-tenths	6,514,283.00	80,021.35	72,019.26
Over five years		Pro rata	77,430.00	571.41	379.09
Totals			$ 157,475,778.00	$ 1,833,462.98	$ 958,754.31

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 701,151.96
Losses incurred during 1904—inland marine	124.82
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	5,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 881,945.00
Premiums received	12,416.15
Losses paid	6,720.32
Losses incurred	5,765.32

PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated 1825. Commenced Business April, 1825.

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

Home Office, 510 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of ledger assets December 31, 1903		$ 6,230,472.83

INCOME.

	Fire.	
Gross premiums	$ 3,707,845.85	
Deduct re-insurance, rebate, abatement and return premiums	931,396.35	
Total premiums		2,776,449.50
Deposit premiums received on perpetual risks		40,720.22
Interest on mortgage loans	$ 32,719.51	
Interest on collateral loans	16,282.68	
Interest on bonds and dividends on stocks	182,666.71	
Interest from all other sources	2,853.86	
Rents from company's property	4,287.75	
Total interest and rents		238,810.51
Profit on sale or maturity of ledger assets		5,875.00
Total income		$ 3,061,855.23
Aggregate last balance and income		$ 9,292,328.06

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,998,894.94	
Deduct salvage and re-insurance	171,639.33	
Net amount paid for losses		1,827,255.61
Deposit premiums returned		37,444.89
Paid stockholders for interest or dividends		100,000.00
Commissions or brokerage		566,677.25
Salaries, fees and all other charges of officers, agents and other employees		175,000.00
Taxes on real estate		3,756.72
All other taxes, licenses and Insurance Department fees		72,999.99
Repairs and expenses on real estate		2,791.32
Loss on sales or maturity—ledger assets		4,241.46
Miscellaneous expenses		171,039.43
Total disbursements during the year		$ 2,961,206.67
Balance December 31, 1904		$ 6,331,121.39

LEDGER ASSETS.

Book value of real estate	$ 241,996.58
Mortgage loans on real estate	629,950.00
Loans secured by pledge of bonds, stocks or other collaterals	335,100.00
Book value of bonds and stocks	4,487,237.23
Cash in company's office	1,058.76
Cash deposited in banks	170,173.32

Agents' balances, representing business written subsequent to October 1, 1904	$ 446,166.92	
Agents' balances, representing business written prior to October 1, 1904	19,438.58	
Total ledger assets		$ 6,331,121.39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,430.89	
Interest accrued on collateral loans	1,668.62	
Total		6,099.51
Market value of bonds and stocks over book value		159,202.77
Gross assets		$ 6,496,423.67

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	19,438.58	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	47,996.58	
Total		67,435.16
Total admitted assets		$ 6,428,988.51

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,607.83	
Gross claims for losses in process of adjustment	190,416.73	
Gross claims for losses resisted	16,519.17	
Total	$ 222,543.73	
Deduct re-insurance due or accrued	22,169.32	
Net amount of unpaid losses and claims		$ 200,374.41
Unearned premiums on fire risks, running one year or less	$ 978,995.84	
Unearned premiums on fire risks, running more than one year	1,385,104.85	
Total unearned premiums		2,364,100.69
Amount reclaimable on perpetual fire risks		879,249.99
Total liabilities, except capital		$ 3,443,725.09
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	2,585,263.42	
Surplus as regards policy-holders		2,985,263.42
Total liabilities		$ 6,428,988.51

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 452,992,895.00	$ 4,980,816.89
Written or renewed during the year	301,147,951.00	3,707,845.85
Total	$ 754,140,846.00	$ 8,688,662.74
Deduct those expired and marked off as terminated	250,782,869.00	3,475,734.24
In force at end of the year 1904	$ 503,357,977.00	$ 5,212,928.50
Deduct amount re-insured	58,103,376.00	587,455.78
Net amount in force December 31, 1904	$ 445,254,601.00	$ 4,625,472.72

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 183,208,291.00	$ 1,957,991.68	$ 978,995.84
In 1903	2 years	One-fourth	743,355.00	4,485.31	1,121.33
In 1904	2 years	Three-fourths	298,726.00	2,323.06	1,742.30
In 1902	3 years	One-sixth	53,479,032.00	539,850.61	89,975.12
In 1903	3 years	One-half	56,599,164.00	556,446.38	278,223.19
In 1904	3 years	Five-sixths	58,669,224.00	594,328.27	495,273.56
In 1901	4 years	One-eighth	393,795.00	2,948.98	368.63
In 1902	4 years	Three-eighths	429,550.00	3,446.58	1,292.45
In 1903	4 years	Five-eighths	653,591.00	5,962.36	3,726.50
In 1904	4 years	Seven-eighths	443,497.00	3,412.48	2,985.92
In 1900	5 years	One-tenth	16,075,942.00	153,093.88	15,309.38
In 1901	5 years	Three-tenths	15,810,350.00	164,528.76	49,358.62
In 1902	5 years	One-half	17,724,439.00	202,035.39	101,017.69
In 1903	5 years	Seven-tenths	19,143,881.00	207,216.80	145,051.76
In 1904	5 years	Nine-tenths	20,156,489.00	218,572.36	196,715.13
Over 5 years		Pro rata	1,425,275.00	8,829.82	2,943.27
Total			$ 445,254,601.00	$ 4,625,472.72	$ 2,364,100.69
Perpetual risks			38,752,151.00	966,301.91	879,249.99
Grand total			$ 484,006,752.00	$ 5,591,774.63	$ 3,243,350.68

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,802,228.57
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	64,300.00
Loaned to officers and directors	5,000.00
Loaned to stockholders not officers	4,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,310,196.00
Premiums received	23,710.55
Losses paid	9,173.05
Losses incurred	9,123.58

PHENIX INSURANCE COMPANY OF NEW YORK.

Incorporated September 10, 1853. Commenced Business September 10, 1853.

GEORGE P. SHELDON, President. CHARLES K. FOSTER, Secretary.

Home Office, 16 Court Street, Borough of Brooklyn, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1903		$ 7,335,186.09

INCOME.

	Fire.	
Gross premiums	$ 7,171,068.62	
Deduct re-insurance, rebate, abatement and return premiums	1,295,341.23	
Total premiums		5,875,727.39
Interest on mortgages	$ 2,593.89	
Interest on collateral loans	5,367.97	
Interest on bonds and dividends on stocks	164,466.40	
Interest from all other sources	421.25	
Rents from company's property	44,953.00	
Total interest and rents		217,802.51
Profit on sale or maturity of ledger assets		53,981.50
Total income		$ 6,147,511.40
Aggregate last balance and income		$ 13,482,697.49

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,625,502.55	
Deduct salvage and re-insurance	229,270.36	
Net amount paid for losses		3,396,232.19
Paid stockholders for interest or dividends		100,000.00
Commissions or brokerage		1,202,310.32
Salaries, fees and all other charges of officers, agents, and other employees		413,871.22
Taxes on real estate		6,293.31
All other taxes, licenses and Insurance Department fees		124,942.78
Repairs and expenses on real estate		16,715.04
Rents		53,865.21
Loss on sales or maturity—ledger assets		81,385.00
Advertising, printing and stationery		62,024.27
Furniture and fixtures		4,140.13
Postage, express, telegrams, exchange, etc.		52,835.35
Traveling expenses, $95,979.61; legal expenses, $6,142.51		102,122.12
Miscellaneous		182,106.52
Total disbursements during the year		$ 5,798,843.46
Balance December 31, 1904		$ 7,683,845.03

LEDGER ASSETS.

Book value of real estate	$ 409,439.21	
Mortgage loans on real estate	48,100.00	
Loans secured by pledge of bonds, stocks or other collaterals	72,700.00	
Book value of bonds and stocks	5,643,944.42	
Cash in company's office	941.86	
Cash deposited in banks	712,924.04	
Agents' balances, representing business written subsequent to October 1, 1904	795,804.50	
Total ledger assets		$ 7,683,845.03

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 771.64	
Interest due and accrued on bonds and stocks	12,616.65	
Rents accrued on company's property or lease	3,541.27	
Total		$ 16,929.56
Market value of real estate over book value		166,560.79
Market value of bonds and stocks over book value		139,786.58
Total admitted assets		$ 8,007,130.96

LIABILITIES.

Gross claims for losses in process of adjustment	$ 352,062.38	
Gross claims for losses resisted	35,799.00	
Net amount of unpaid losses and claims		$ 387,861.38
Unearned premiums on fire risks, running one year or less	$ 1,601,369.53	
Unearned premiums on fire risks, running more than one year	3,314,617.62	
Total unearned premiums		4,915,987.15
Salaries, rents, etc., due and accrued		4,250.00
Return and re-insurance premiums		8,316.10
Total liabilities, except capital		$ 5,316,414.63
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,690,716.33	
Surplus as regards policy-holders		2,690,716.33
Total liabilities		$ 8,007,130.96

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 766,163,272.00	$ 8,999,383.95
Written or renewed during the year	610,252,123.00	7,171,068.62
Total	$1,376,415,395.00	$ 16,170,452.57
Deduct those expired and marked off as terminated	533,596,653.00	6,247,666.50
In force at end of the year 1904	$ 842,818,742.00	$ 9,922,786.07
Deduct amount re-insured	50,330,483.00	520,260.65
Net amount in force December 31, 1904	$ 792,488,259.00	$ 9,402,525.42

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 229,076,921.00	$ 3,202,739.06	$ 1,601,369.53
In 1903	2 years	One-fourth	1,646,670.00	16,462.09	4,115.52
In 1904	2 years	Three-fourths	1,149,205.00	15,060.15	11,295.12
In 1902	3 years	One-sixth	106,666,911.00	997,774.74	166,295.79
In 1903	3 years	One-half	113,521,261.00	1,093,795.73	546,897.87
In 1904	3 years	Five-sixths	136,650,211.00	1,360,919.17	1,134,099.32
In 1901	4 years	One-eighth	977,434.00	9,312.50	1,164.06
In 1902	4 years	Three-eighths	1,726,736.00	15,386.39	5,769.90
In 1903	4 years	Five-eighths	1,244,487.00	11,481.37	7,175.85
In 1904	4 years	Seven-eighths	1,321,950.00	12,455.15	10,898.25
In 1900	5 years	One-tenth	30,679,760.00	422,268.41	42,226.84
In 1901	5 years	Three-tenths	34,936,799.00	484,908.71	145,472.61
In 1902	5 years	One-half	40,212,410.00	547,302.13	273,651.07
In 1903	5 years	Seven-tenths	47,751,978.00	629,192.01	440,434.40
In 1904	5 years	Nine-tenths	44,925,526.00	583,467.81	525,121.02
Total			$ 792,488,259.00	$ 9,402,525.42	$ 4,915,987.15

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 3,392,379.81
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	176,300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,613,065.00
Premiums received	51,528.18
Losses paid	37,653.49
Losses incurred	40,103.49
Losses now unpaid	2,450.00

PHOENIX INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Incorporated May, 1854. Commenced Business June, 1854.

D. W. C. SKILTON, President. EDWARD MILLIGAN, Secretary.

Home Office, No. 64 Pearl Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets December 31, 1903	$ 5,326,258.34

INCOME.

	Fire.	
Gross premiums	$ 4,764,079.86	
Deduct re-insurance, rebate, abatement and return premiums	814,380.95	
Total premiums		3,949,698.91
Interest on mortgage loans	$ 5,575.81	
Interest on collateral loans	3,479.28	
Interest on bonds and dividends on stock	220,696.99	
Rents from company's property	14,064.18	
Total interests and rents		243,816.26
Profit on sale or maturity of ledger assets		12,415.16
Total income		$ 4,205,930.33
Aggregate last balance and income		$ 9,532,188.67

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,335,173.17	
Deduct salvage and re-insurance	164,611.62	
Net amount paid for losses		2,170,561.55
Paid stockholders for interest or dividends		282,000.00
Commissions or brokerage		800,605.36
Salaries, fees and all other charges of officers, agents and other employees		217,272.64
Taxes on real estate		3,951.07
All other taxes, licenses and Insurance Department fees		83,960.44
Repairs and expenses on real estate		7,013.97
Rents		12,259.40

Advertising, printing and stationery		$ 22,906.58
Legal expenses		5,843.58
Miscellaneous expense		308,731.69
Total disbursements during the year		$ 3,915,106.28
Balance December 31, 1904		$ 5,617,082.39

LEDGER ASSETS.

Book value of real estate	$ 336,381.79	
Mortgage loans on real estate	98,519.16	
Loans secured by pledge of bonds, stocks or other collaterals	24,000.00	
Book value of bonds and stocks	4,489,963.52	
Cash in company's office	13,624.50	
Cash deposited in banks	314,049.49	
Agents' balances, representing business written subsequent to October 1, 1904	338,918.45	
Agents' balances, representing business written prior to October 1, 1904	1,625.48	
Total ledger assets		$ 5,617,082.39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,525.23	
Interest accrued on bonds and stocks	43,314.79	
Interest accrued on collateral loans	600.00	
Interest accrued on other assets	1,700.00	
Rents accrued on company's property or lease	1,116.79	
Total		49,256.81
Market value of bonds and stocks over book value		1,242,216.98
Gross premiums in course of collection which have not been carried to ledger account		454,233.16
Re-insurance due from other companies on losses paid		170.88
Gross assets		$ 7,362,960.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,625.48	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	19,446.15	
Total		21,071.63
Total admitted assets		$ 7,341,888.59

LIABILITIES.

Gross losses adjusted and unpaid	$ 61,402.00	
Gross claims for losses in process of adjustment	331,773.61	
Gross claims for losses resisted	24,714.00	
Total	$ 417,889.61	
Deduct re-insurance due or accrued	29,091.31	
Net amount of unpaid losses and claims		$ 388,798.30
Unearned premiums on fire risks, running one year or less	$ 1,353,327.41	
Unearned premiums on fire risks, running more than one year	1,683,521.62	
Total unearned premiums		3,036,849.03
Commissions due agents and brokers		78,991.64
Return and re-insurance premiums		56,658.30
Total liabilities, except capital		$ 3,561,297.27

Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	1,780,591.32	
Surplus as regards policy-holders		$ 3,780,591.32
Total liabilities		$ 7,341,888.59

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 538,475,474	$ 5,664,963.71
Written or renewed during the year	492,569,512	5,218,313.02
Total	$ 1,031,044,986	$ 10,883,276.73
Deduct those expired and marked off as terminated	441,248,424	4,680,353.09
In force at end of the year 1904	$ 589,796,562	$ 6,202,923.64
Deduct amount re-insured	30,938,238	359,316.62
Net amount in force December 31, 1904	$ 558,858,324	$ 5,843,607.02

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 259,294,383.00	$ 2,706,654.81	$ 1,353,327.41
In 1903	2 years	One-fourth	981,320.00	9,587.91	2,396.98
In 1904	2 years	Three-fourths	1,265,592.00	10,996.13	8,247.10
In 1902	3 years	One-sixth	63,475,180.00	641,997.10	106,999.52
In 1903	3 years	One-half	68,479,893.00	695,988.21	347,994.11
In 1904	3 years	Five-sixths	82,875,936.00	853,079.76	710,899.80
In 1901	4 years	One-eighth	679,975.00	7,012.26	876.53
In 1902	4 years	Three-eighths	633,139.00	5,936.72	2,226.27
In 1903	4 years	Five-eighths	772,183.00	7,250.64	4,531.65
In 1904	4 years	Seven-eighths	921,914.00	8,914.66	7,800.33
In 1900	5 years	One-tenth	13,231,882.00	138,080.75	13,808.08
In 1901	5 years	Three-tenths	14,741,100.00	158,979.39	47,693.82
In 1902	5 years	One-half	15,672,100.00	179,222.23	89,611.12
In 1903	5 years	Seven-tenths	16,406,060.00	187,397.47	131,178.23
In 1904	5 years	Nine-tenths	19,427,667.00	232,508.98	209,258.08
Total			$ 558,858,324.00	$ 5,843,607.02	$ 3,036,849.03

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,163,560.90
Largest amount written on any one risk	180,000.00
Stock owned by directors at par value	64,200.00
Loaned to officers and directors	30,000.00
Loaned to stockholders, not officers	39,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,525,111.00
Premiums received	30,313.30
Losses paid	9,312.45
Losses incurred	9,217.08
Losses now unpaid	24.75

PETERSBURG SAVINGS AND INSURANCE COMPANY OF PETERSBURG, VA.

Incorporated March 16, 1860. Commenced Business June 1, 1860.

ALEXANDER HAMILTON, President. EDWARD W. BUTCHER, Secretary.

Home Office, S. W. Cor. North Sycamore and West Streets, Petersburg, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,286,529.21

INCOME.

	Fire.	
Gross premiums	$ 91,811.63	
Deduct re-insurance, rebate, abatement and return premiums	15,648.15	
Total premiums		76,163.48
Interest on bonds and dividends on stocks	$ 18,208.98	
Interest from all other sources	94,601.99	
Rents from company's property	385.00	
Total interest and rents		113,195.97
Commissions		3,716.10
Exchange		5,828.18
Total income		$ 198,903.73
Aggregate last balance and income		$ 2,485,432.94

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 28,844.99	
Deduct salvage and re-insurance	677.17	
Net amount paid for losses		28,167.82
Paid stockholders for interest or dividends		24,000.00
Interest paid to depositors		39,573.95
Commissions or brokerage		11,197.17
Salaries, fees and all other charges of officers, agents and other employees		18,115.22
Taxes on real estate		487.50
All other taxes, licenses and Insurance Department fees		12,824.43
Loss on sales or maturity—ledger assets		3,215.01
Office and agents and special agents expenses, etc.		9,543.50
Attorney's fees		51.70
Total disbursements during the year		$ 147,176.30
Balance December 31, 1904		$ 2,338,256.64

LEDGER ASSETS.

Book value of real estate	$ 25,000.00	
Book value of bonds and stocks	533,708.00	
Cash in company's office	162,473.09	
Cash deposited in bank	551,207.04	
Agents' balances, representing business written subsequent to October 1, 1904	13,427.11	
Bills receivable, not matured, taken for marine and inland risks	188.36	
Loans and discounts	1,438,423.29	
All other assets	6,389.80	
Total ledger assets		$ 2,730,816.69

LIABILITIES.

Gross claims for losses in process of adjustment	$ 7,671.75	
Total	$ 7,671.75	
Deduct re-insurance due or accrued	521.00	
Net amount of unpaid losses and claims		$ 7,150.75
Unearned premiums on fire risks, running one year or less	$ 26,363.41	
Unearned premiums on fire risks, running more than one year	35,073.51	
Total unearned premiums		61,436.92
Interest due or accrued due depositors		30,813.82
Due and to become due for money on deposit		1,985,304.98
All other liabilities		3,070.28
Total liabilities, except capital		$ 2,087,776.75
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	443,039.94	
Surplus as regards policy-holders		643,039.94
Total liabilities		$ 2,730,816.69

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 6,525,619.18	$ 111,707.00
Written or renewed during the year	5,699,360.63	91,811.63
Total	$ 12,224,980.14	$ 203,518.63
Deduct those expired and marked off as terminated	4,781,150.02	77,903.39
In force at end of the year 1904	$ 7,443,830.12	$ 125,615.24
Deduct amount re-insured	447,366.92	6,710.42
Net amount in force December 31, 1904	$ 6,996,463.20	$ 118,904.82

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 3,379,439.00	$ 52,726.82	$ 26,363.41
In 1903	2 years	One-fourth	1,300.00	9.75	2.44
In 1904	2 years	Three-fourths	1,825.00	14.80	11.10
In 1902	3 years	One-sixth	679,898.00	10,906.80	1,817.80
In 1903	3 years	One-half	868,697.00	13,511.37	6,755.68
In 1904	3 years	Five-sixths	893,769.00	15,139.39	12,616.16
In 1900	5 years	One-tenth	234,523.00	5,889.08	588.91
In 1901	5 years	Three-tenths	192,249.00	4,342.78	1,302.80
In 1902	5 years	One-half	212,368.00	4,279.43	2,139.71
In 1903	5 years	Seven-tenths	229,230.00	5,186.10	3,630.26
In 1904	5 years	Nine-tenths	303,165.00	6,898.50	6,208.65
Total			$ 6,996,463.00	$ 118,904.82	$ 61,436.92

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 34,341.86
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	53,020.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 418,941.00
Premiums received	7,215.76
Losses paid	311.98
Losses incurred	311.98

PROVIDENCE-WASHINGTON INSURANCE COMPANY, OF RHODE ISLAND.

Incorporated, 1799. Commenced Business, 1799.

J. B. BRANCH, President. W. H. PHILLIPS, Asst. Secretary.

Home Office, No. 20 Market Square, Providence, R. I.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903			$ 1,850,251.86

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 2,723,876.11	$ 559,949.50	
Deduct re-insurance, rebates, abatement and return premiums	738,246.30	203,735.30	
	$ 1,985,629.81	$ 356,214.20	
Total premiums			2,341,844.01
Interest on bonds and dividends on stocks			79,249.71
Profit on sale or maturity of ledger assets			6,952.77
Total income			$ 2,428,046.49
Aggregate last balance and ncome			$ 4,278,298.35

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,602,907.17	$ 431,271.57	
Deduct salvage and re-insurance	374,648.51	191,055.22	
	$ 1,228,258.66	$ 240,216.35	
Net amount paid for losses			1,468,475.01
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			506,056.35
Salaries, fees and all other charges of officers, agents and other employees			113,344.18
All other taxes, licenses and Insurance Department fees			50,442.61
Rents			6,352.44
All other disbursements			86,919.40
Total disbursements during the year			$ 2,281,589.99
Balance December 31, 1904			$ 1,996,708.36

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,549,450.00	
Cash in company's office	663.23	
Cash deposited in bank	174,242.30	
Agents' balances, representing business written subsequent to October 1, 1904	244,115.60	
Agents' balances, representing business written prior to October 1, 1904	1,065.43	
Bills receivable, not matured, taken for marine and inland risks	25,124.15	
Bills receivable, taken for fire risks	1,276.81	
Bills receivable, matured and not collected	770.84	
Total ledger assets		$ 1,996,708.36

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		$ 12,791.78
Market value of bonds and stocks over book value		632,935.00
Gross assets		$ 2,642,435.14

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,065.43	
Bills receivable, past due, taken for marine risks	770.84	
Total		1,836.27
Total admitted assets		$ 2,640,598.87

LIABILITIES.

Gross losses adjusted and unpaid	$ 38,677.66	
Gross claims for losses in process of adjustment	442,364.99	
Gross claims for losses resisted	12,796.73	
Total	$ 493,839.38	
Deduct re-insurance due or accrued	160,177.20	
Net amount of unpaid losses and claims		$ 333,662.18
Unearned premiums on fire risks, running one year or less	$ 652,723.96	
Unearned premiums on fire risks, running more than one year	664,835.43	
Unearned premiums on inland navigation risks	59,291.13	
Unearned premiums on unexpired marine risks	48,353.37	
Total unearned premiums		1,425,203.89
Total liabilities, except capital		$ 1,758,866.07
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	381,732.80	
Surplus as regards policy-holders		881,732.80
Total liabilities		$ 2,640,598.87

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 234,711,902.00	$ 2,637,371.65
Written or renewed during the year	294,931,732.00	2,723,876.11
Total	$ 529,643,634.00	$ 5,361,247.76
Deduct those expired and marked off as terminated	239,893,358.00	2,278,391.66
In force at the end of the year	$ 289,750,276.00	$ 3,082,856.10
Deduct amount re-insured	60,006,030.00	589,009.87
Net amount in force	$ 229,744,246.00	$ 2,493,846.23

	Marine and Inland.	*Premiums.*
In force on the 31st day of December, 1903	$ 8,333,735.00	$ 307,880.60
Written or renewed during the year	104,110,295.00	559,949.50
Total	$ 112,444,030.00	$ 867,830.10
Deduct those expired and marked off as terminated	105,465,584.00	601,242.98
In force at the end of the year	$ 6,978,446.00	$ 266,587.12
Deduct amount reinsured	1,450,906.00	56,490.14
Net amount in force	$ 5,527,540.00	$ 210,096.98

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 114,011,306.00	$ 1,305,447.93	$ 652,723.96
In 1903	2 years	One-fourth	601,892.00	5,710.54	1,427.63
In 1904	2 years	Three-fourths	11,965,931.00	79,528.26	59,646.19
In 1902	3 years	One-sixth	19,031,490.00	201,730.74	33,621.79
In 1903	3 years	One-half	18,402,282.00	195,938.85	97,969.42
In 1904	3 years	Five-sixths	25,471,488.00	276,885.41	230,737.84
In 1901	4 years	One-eighth	313,755.00	4,044.17	505.52
In 1902	4 years	Three-eighths	380,451.00	3,296.45	1,236.17
In 1903	4 years	Five-eighths	268,744.00	2,912.28	1,820.18
In 1904	4 years	Seven-eighths	2,525,922.00	20,224.86	17,696.75
In 1900	5 years	One-tenth	5,599,841.00	60,270.80	6,027.08
In 1901	5 years	Three-tenths	6,602,381.00	69,017.09	20,705.13
In 1902	5 years	One-half	7,594,297.00	82,733.23	41,366.61
In 1903	5 years	Seven-tenths	7,861,354.00	87,778.58	61,445.00
In 1904	5 years	Nine-tenths	8,957,362.00	96,543.32	86,888.98
	Over five years		146,750.00	1,783.72	1,067.45
	Total		$ 229,744,246.00	$ 2,493,846.23	$ 1,314,885.70

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,298,427.36
Losses incurred during 1904—ocean marine	279,529.53
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	38,100.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 307,883.00
Premiums received	1,537.61
Losses paid	91.76
Losses incurred	272.76
Losses now unpaid	181.00

QUEEN INSURANCE COMPANY OF AMERICA OF NEW YORK.

Incorporated September 11, 1891. Commenced Business September 11, 1891.

EDWARD E. BEDDALL, President. NEVETT S. BARTOW, Secretary.

Home Office, 43 Cedar Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.

Amount of ledger assets December 31, 1903	$ 6,094,210.83	
Increase of paid-up capital during year	500,000.00	
Extended at		$ 6,594,210.83

INCOME.

	Fire.	
Gross premiums	$ 4,376,081.51	
Deduct re-insurance, rebate, abatement and return premiums	1,031,117.35	
Total premiums		3,344,964.16
Interest on mortgages	$ 2,890.00	
Interest on bonds and dividends on stocks	201,508.10	
Interest from all other sources	5,728.16	
Rents from company's property	1,759.78	
Total interest and rents		211,886.04
Profit on sale or maturity of ledger assets		59,157.09
Total income		$ 3,616,007.29
Aggregate last balance and income		$ 10,210,218.12

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,553,621.66	
Deduct salvage and re-insurance	195,785.85	
Net amount paid for losses		2,357,835.81
Paid stockholders for interest or dividends		600,000.00
Commissions or brokerage		591,595.62
Salaries, fees and all other charges of officers, agents and other employees		233,382.25
All other taxes, licenses and Insurance Department fees		76,722.57
Rents		27,421.59
Repairs and expenses on real estate		210.19
Advertising, printing and stationery		40,757.66
Legal expenses		1,469.12
Furniture and fixtures		1,782.49
Miscellaneous expenses		126,233.23
Amount written off ledger assets to profit and loss account bonds		14,572.49
Total disbursements during the year		$ 4,071,983.02
Balance December 31, 1904		$ 6,138,235.10

LEDGER ASSETS.

Mortgage loans on real estate	$ 71,000.00	
Book value of bonds and stocks	5,432,360.05	
Cash in company's office	5,217.06	
Cash deposited in bank	208,623.13	
Agents' balances, representing business written subsequent to October 1, 1904	419,149.96	
Agents' balances, representing business written prior to October 1, 1904	1,884.90	
Total ledger assets		$ 6,138,235.10

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,368.28	
Interest due and accrued on bonds and stocks	67,853.84	
Interest due on bank balances	312.62	
Total		$ 69,534.74
Due for re-insurance on losses paid		145.57
Gross assets		$ 6,207,915.41

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, 1904	1,884.90
Total admitted assets	$ 6,206,030.51

LIABILITIES.

Gross losses adjusted and unpaid	$ 98,109.90	
Gross claims for losses in process of adjustment	158,784.14	
Gross claims for losses resisted	33,425.00	
Total	$ 290,319.04	
Deduct re-insurance due or accrued	19,095.60	
Net amount of unpaid losses and claims		$ 271,223.44
Unearned premiums on fire risks, running one year or less	$ 1,226,249.19	
Unearned premiums on fire risks, running more than one year	1,347,578.80	
Total unearned premiums		2,573,827.99
Commissions due agents and brokers		9,702.15
Salaries, rents, etc., due and accrued		66,458.09
Return and re-insurance premiums		35,016.88
Total liabilities, except capital		$ 2,956,228.55
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,249,801.96	
Surplus as regards policy-holders		3,249,801.96
Total liabilities		$ 6,206,030.51

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 407,451,394	$ 4,857,420.81
Written or renewed during the year	339,819,683	4,376,081.51
Total	$ 747,271,077	$ 9,233,502.32
Deduct those expired and marked off as terminated	296,506,804	3,769,016.38
In force at the end of the year	$ 450,764,273	$ 5,464,485.94
Deduct amount re-insured	39,878,772	495,693.02
Net amount in force	$ 410,885,501	$ 4,968,792.92

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 167,457,051.00	$ 2,452,498.43	$ 1,226,249.19
In 1903	2 years	One-fourth	1,091,113.00	13,041.42	3,260.34
In 1904	2 years	Three-fourths	1,476,750.00	13,616.28	10,212.21
In 1902	3 years	One-sixth	52,836,306.00	519,278.08	86,546.36
In 1903	3 years	One-half	55,118,406.00	538,020.60	269,010.29
In 1904	3 years	Five-sixths	66,453,024.00	673,210.06	561,008.38
In 1901	4 years	One-eighth	912,488.00	7,976.91	997.11
In 1902	4 years	Three-eighths	820,584.00	8,000.59	3,000.20
In 1903	4 years	Five-eighths	670,931.00	6,716.81	4,197.98

In 1904	4 years	Seven-eighths	$ 643,462.00	$ 6,950.83	$ 6,081.99
In 1900	5 years	One-tenth	9,530,841.00	105,090.20	10,509.02
In 1901	5 years	Three-tenths	11,874,298.00	131,097.25	39,329.17
In 1902	5 years	One-half	12,458,699.00	144,515.28	72,257.62
In 1903	5 years	Seven-tenths	13,657,908.00	157,164.52	110,015.13
In 1904	5 years	Nine-tenths	15,562,340.00	188,334.05	169,500.65
Various	Over 5 years	Pro rata	321,300.00	3,281.61	1,652.35
Total			$ 410,885,501.00	$ 4,968,792.92	$ 2,573,827.99

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,372,254.00
Losses incurred during 1904—tornado	18,927.40
Largest amount written on any one risk	213,500.00
Stock owned by directors at par value	7,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,999,647.00
Premiums received	33,393.46
Losses paid	12,466.07
Losses incurred	14,676.07
Losses now unpaid	3,000.00

ROCHESTER GERMAN INSURANCE COMPANY OF NEW YORK.

Incorporated February 16, 1872. Commenced Business February 23, 1872.

FREDERICK COOK, President. H. F. ATWOOD, Secretary.

Home Office, Corner Irving Place, Rochester, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.

Amount of ledger assets December 31, 1903	$ 1,562,879.64

INCOME.

	Fire.	
Gross premiums	$ 1,654,267.65	
Deduct re-insurance, rebate, abatement and return premiums	546,810.14	
Total premiums		1,107,457.51
Interest on mortgages	$ 18,992.13	
Interest on bonds and dividends on stocks	27,257.83	
Interest from all other sources	3,965.76	
Rents from company's property	9,916.82	
Total interest and rents		60,132.54
Profit on sale or maturity of ledger assets		18,112.39
Profit and loss (local agency department)		20,000.00
Total income		$ 1,205,702.44
Aggregate last balance and income		$ 2,768,582.08

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,175,307.45	
Deduct salvage and re-insurance	328,089.38	
Net amount paid for losses		$ 847,218.07
Paid stockholders for interest or dividends		20,000.00
Commissions or brokerage		287,746.82
Salaries, fees and other charges of officers, agents and other employees		35,074.33
Taxes on real estate		4,172.62
All other taxes, licenses and insurance department fees		24,878.18
Repairs and expenses on real estate		7,599.46
Loss on sales or maturity ledger assets		2,297.76
Printing and stationery		8,682.88
Expense account		66,156.11
Total disbursements during the year		$ 1,303,822.23
Balance December 31, 1904		$ 1,464,759.85

LEDGER ASSETS.

Book value of real estate	$ 376,547.26	
Mortgage loans on real estate	341,003.35	
Book value of bonds and stocks	405,404.05	
Cash in company's office	1,338.60	
Cash deposited in banks	197,226.55	
Agents' balances, representing business written subsequent to October 1, 1904	143,240.04	
Total ledger assets		$ 1,464,759.85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,829.09	
Interest due and accrued on bonds and stocks	4,774.99	
Total		11,604.08
Market value of stocks and bonds over book value		39,385.95
Total admitted assets		$ 1,515,749.88

LIABILITIES.

Gross losses adjusted and unpaid	$ 24,235.22	
Gross claims for losses in process of adjustment	63,358.71	
Gross claims for losses resisted	11,410.88	
Total	$ 99,004.81	
Deduct re-insurance due or accrued	19,271.35	
Net amount of unpaid losses and claims		$ 79,733.46
Unearned premiums on fire risks, running one year or less	$ 400,652.83	
Unearned premiums on fire risks, running more than one year	441,537.57	
Total unearned premiums		842,190.40
Commissions due agents and brokers		2,243.26
Total liabilities, except capital		$ 924,167.12
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	391,582.76	
Surplus as regards policy-holders		591,582.76
Total liabilities		$ 1,515,749.88

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 133,890,251.00	$ 1,664,577.73
Written or renewed during the year	123,563,963.00	1,654,267.65
Total	$ 257,454,214.00	$ 3,318,845.38
Deduct those expired and marked off as terminated	107,296,866.00	1,431,046.95
In force at end of the year 1904	$ 150,157,348.00	$ 1,887,798.43
Deduct amount re-insured	19,598,116.00	280,101.93
Net amount in force December 31, 1904	$ 130,559,232.00	$ 1,607,696.50

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 54,606,620.00	$ 801,305.66	$ 400,652.83
In 1903	2 years	One-fourth	241,701.00	2,268.21	567.05
In 1904	2 years	Three-fourths	267,990.00	3,281.02	2,460.77
In 1902	3 years	One-sixth	17,095,286.00	165,577.42	27,596.24
In 1903	3 years	One-half	18,896,652.00	188,136.94	94,068.47
In 1904	3 years	Five-sixths	22,029,289.00	223,723.43	186,436.20
In 1901	4 years	One-eighth	199,766.00	1,991.70	248.96
In 1902	4 years	Three-eighths	329,166.00	2,851.19	1,069.20
In 1903	4 years	Five-eighths	444,166.00	3,852.09	2,407.55
In 1904	4 years	Seven-eighths	429,925.00	3,629.77	3,176.04
In 1900	5 years	One-tenth	2,016,210.00	25,270.84	2,527.08
In 1901	5 years	Three-tenths	2,228,694.00	29,130.58	8,739.16
In 1902	5 years	One-half	3,468,843.00	46,108.35	23,054.18
In 1903	5 years	Seven-tenths	3,927,773.00	51,628.48	36,139.93
In 1904	5 years	Nine-tenths	4,377,351.00	58,940.82	53,046.74
Total			$ 130,559,232.00	$ 1,607,696.50	$ 842,190.40

GENERAL INTERROGATORIES.

Loans incurred during 1904—fire	$ 850,162.64
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	34,100.00
Loaned to officers and directors	28,600.00
Loaned to stockholders not officers	31,475.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,270,263.00
Premiums received	20,048.37
Losses paid	11,472.52
Losses incurred	8,723.67

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY OF MINNESOTA.

Incorporated May, 1865. Commenced Business May, 1865.

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Home Office, Corner 3d and Jackson Streets, Saint Paul, Minn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903			$ 3,700,778.93

INCOME.

	Fire.	*Marine. and Inland.*	
Gross Premiums	$ 3,537,365.30	$ 699,934.89	
Deduct re-insurance, rebate, abatement and return premiums	721,223.43	274,847.36	
	$ 2,816,141.87	$ 425,087.53	
Total premiums			$ 3,241,229.40
Interest on mortgages		$ 25,544.67	
Interest on collateral loans		1,240.39	
Interest on bonds and dividends on stocks		98,031.08	
Interest from all other sources		14,852.64	
Rents from company's property		40,328.03	
Total interest and rents			179,996.81
Profit on sale or maturity of ledger assets			1,000.00
Increase values of bonds and stocks			76,165.00
Total income			$ 3,498,391.21
Aggregate last balance and income			$ 7,199,170.14

DISBURSEMENTS.

	Fire.	*Marine. and Inland.*	
Gross amount paid for losses	$ 1,873,433.36	$ 587,295.65	
Deduct salvage and re-insurance	140,947.29	315,089.87	
	$ 1,732,486.07	$ 272,205.78	
Net amount paid for losses			$ 2,004,691.85
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			734,560.80
Salaries, fees and all other charges of officers, agents and other employees			103,766.84
Taxes on real estate			6,059.13
All other taxes, licenses and Insurance Department fees			76,887.68
Repairs and expenses on real estate			17,263.34
Rents			5,800.00
Losses on sales of maturity—ledger assets			1,111.00
Uncollected balances			978.79
Decrease values—real estate			31,000.47
General operating expense			155,153.03
Total disbursements during the year			$ 3,187,272.93
Balance December 31, 1904			$ 4,011,897.21

LEDGER ASSETS.

Book value of real estate	$ 371,476.65	
Mortgage loans on real estate	610,402.13	
Loans secured by pledge of bonds, stocks or other collaterals	19,330.94	
Book value of bonds and stocks	2,456,997.30	
Cash in company's office	860.18	
Cash deposited in banks	272,485.75	
Agents' balances, representing business written subsequent to October 1, 1904	260,162.61	
Agents' balances, representing business written prior to October 1, 1904	1,301.32	
Bills receivable, not matured, taken for marine and inland risks	14,222.73	
Due from re-insuring companies	4,657.60	
Total ledger assets		$ 4,011,897.21

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904		1,301.32
Total admitted assets		$ 4,010,595.89

LIABILITIES.

Gross losses adjusted and unpaid	$ 53,365.68	
Gross claims for losses in process of adjustment	181,488.45	
Gross claims for losses resisted	18,330.00	
Total	$ 253,184.13	
Deduct re-insurance due or accrued	19,629.21	
Net amount of unpaid losses and claims		$ 233,554.92
Unearned premiums on fire risks, running one year or less	$ 699,309.25	
Unearned premiums on fire risks, running more than one year	1,418,070.69	
Unearned premiums on inland navigation risks	66,459.16	
Total unearned premiums		2,183,839.10
Total liabilities, except capital		$ 2,417,394.02
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,093,201.87	
Surplus as regards policy-holders		1,593,201.87
Total liabilities		$ 4,010,595.89

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 257,684,541.00	$ 3,700,589.39
Written or renewed during the year	189,830,849.00	3,537,365.30
Total	$ 447,515,390.00	$ 7,237,954.69
Deduct those expired and marked off as terminated	145,870,087.00	2,959,974.63
In force at the end of the year 1904	$ 301,645,303.00	$ 4,277,980.06
Deduct amount re-insured	21,246,946.00	329,464.93
Net amount in force December 31, 1904	$ 280,398,357.00	$ 3,948,515.13

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 4,987,697.00	$ 177,024.35
Written during the year	103,574,314.00	699,934.89
Total	$ 108,562,011.00	$ 876,959.24
Deduct those expired and marked off as terminated	104,255,544.00	728,360.43
In force at end of the year 1904	$ 4,306,467.00	$ 148,598.81
Deduct amount re-insured	472,690.00	15,680.49
Net amount in force December 31, 1904	$ 3,833,777.00	$ 132,918.32

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 92,876,847.00	$ 1,398,618.50	$ 699,309.25
In 1903	2 years	One-fourth	365,979.00	4,470.79	1,117.69
In 1904	2 years	Three-fourths	124,311.00	1,837.80	1,378.35
In 1902	3 years	One-sixth	35,462,472.00	423,921.73	70,653.92
In 1903	3 years	One-half	39,813,868.00	507,771.45	253,885.73
In 1904	3 years	Five-sixths	46,729,918.00	566,997.99	472,498.30
In 1901	4 years	One-eighth	153,801.00	1,592.03	199.00
In 1902	4 years	Three-eighths	221,975.00	2,303.44	863.79
In 1903	4 years	Five-eighths	193,618.00	1,889.14	1,180.70
In 1904	4 years	Seven-eighths	273,402.00	2,293.69	2,006.97
In 1900	5 years	One-tenth	7,917,308.00	119,393.86	11,939.39
In 1901	5 years	Three-tenths	9,996,378.00	151,876.63	45,562.98
In 1902	5 years	One-half	12,745,756.00	198,899.90	99,449.90
In 1903	5 years	Seven-tenths	15,340,506.00	263,246.84	184,272.76
In 1904	5 years	Nine-tenths	18,182,318.00	303,401.34	273,061.21
Total			$ 280,398,357.00	$ 3,948,515.13	$ 2,117,379.94

GENERRAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,727,698.66
Losses incurred during 1904—inland marine	155,654.44
Losses incurred during 1904—ocean marine	107,370.68
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	108,300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,020,642.00
Premiums received	15,564.51
Losses paid	7,362.05
Losses incurred	7,998.13
Losses now unpaid	1,536.08

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated 1849. Commenced Business 1851.

A. W. DAMON, President. W. J. MACKAY, Secretary.

Home Office, 292 Main Street, Springfield, Mass.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets December 31, 1903		$ 5,392,090.37

INCOME.

	Fire.	
Gross premiums	$ 4,737,951.30	
Deduct re-insurance, rebate, abatement and return premiums	1,237,346.07	
Total premiums		3,500,605.23
Interest on mortgage loans	$ 27,772.66	
Interest on collateral loans	774.37	
Interest on bonds and dividends on stocks	179,488.06	
Interest from all other sources	3,328.68	
Rents from company's property	10,468.43	
Total interest and rents		221,832.20
Profit on sale or maturity of ledger assets		176,773.21
Total income		$ 3,899,210.64
Aggregate last balance and income		$ 9,291,301.01

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,706,899.95	
Deduct salvage and re-insurance	518,309.61	
Net amount paid for losses		2,188,590.34
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		664,278.63
Salaries, fees and all other charges of officers, agents and other employees		158,657.92
Taxes on real estate		3,628.10
All other taxes, licenses and Insurance Department fees		119,876.70
Rents		5,800.00
Traveling expenses		151,891.20
Office and agency supplies		25,210.59
Maps, advertising, legal and incidental expenses		145,658.73
Total disbursements during the year		$ 3,663,592.21
Balance December 31, 1904		$ 5,627,708.80

LEDGER ASSETS.

Book value of real estate	$ 432,476.02	
Mortgage loans on real estate	548,424.00	
Loans secured by pledge of bonds, stocks or other collaterals	16,100.00	
Book value of bonds and stocks	3,586,885.16	
Cash in company's office	2,420.89	
Cash deposited in banks	468,070.85	
Agents' balances, representing business written subsequent to October 1, 1904	573,331.88	
Total ledger assets		$ 5,627,708.80

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 13,868.10	
Interest accrued on bonds and stocks	31,457.50	
Interest accrued on collateral loans	302.50	
Interest accrued on other assets	509.60	
Rents accrued on company's property or lease	537.84	
Total		$ 46,675.54
Market value of stocks and bonds over book value		783,989.84
Gross assets		$ 6,458,374.18

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	11,476.02
Total admitted assets	$ 6,446,898.16

LIABILITIES.

Gross losses adjusted and unpaid	$ 64,532.00	
Gross claims for losses in process of adjustment	198,056.03	
Gross claims for losses resisted	24,997.07	
Total	$ 287,585.10	
Deduct re-insurance due or accrued	46,274.16	
Net amount of unpaid losses and claims		$ 241,310.94
Unearned premiums on fire risks, running one year or less	$ 1,255,819.82	
Unearned premiums on fire risks, running more than one year	1,374,781.22	
Total unearned premiums		2,630,601.04
Total liabilities, except capital		$ 2,871,911.98
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	1,574,986.18	
Surplus as regards policy-holders		3,574,986.18
Total liabilities		$ 6,446,898.16

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 482,144,996.00	$ 5,459,951.68
Written or renewed during the year	393,120,185.00	4,737,951.30
Total	$ 875,265,181.00	$ 10,197,902.98
Deduct those expired and marked off as terminated	368,579,818.00	4,359,504.78
In force at end of the year 1904	$ 506,685,363.00	$ 5,838,398.20
Deduct amount re-insured	64,623,671.00	727,384.97
Net amount in force December 31, 1904	$ 442,061,692.00	$ 5,111,013.23

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 187,664,592.00	$ 2,511,639.65	$ 1,255,819.82
In 1903	2 years	One-fourth	1,443,847.00	10,447.02	2,611.75
In 1904	2 years	Three-fourths	897,385.00	7,924.84	5,943.63
In 1902	3 years	One-sixth	50,586,698.00	483,605.76	80,600.96
In 1903	3 years	One-half	51,465,846.00	508,676.39	254,338.19
In 1904	3 years	Five-sixths	62,063,641.00	620,857.86	517,381.55
In 1901	4 years	One-eighth	3,257,722.00	30,075.85	3,759.48
In 1902	4 years	Three-eighths	850,862.00	8,168.95	3,063.27
In 1903	4 years	Five-eighths	658,041.00	6,359.09	3,974.40

In 1904	4 years	Seven-eighths	$ 671,873.00	$ 6,094.39	$ 5,332.59
In 1900	5 years	One-tenth	12,740,994.00	139,987.17	13,998.71
In 1901	5 years	Three-tenths	15,804,165.00	168,703.74	50,611.12
In 1902	5 years	One-half	16,594,329.00	186,277.71	93,138.85
In 1903	5 years	Seven-tenths	17,649,615.00	199,742.98	139,820.08
In 1904	5 years	Nine-tenths	19,712,082.00	222,451.83	200,206.64
Total			$ 442,061,692.00	$ 5,111,013.23	$ 2,630,401.04

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,238,113.82
Largest amount written on any one risk	70,000.00
Stock owned by directors at par value	118,300.00
Loaned to stockholders not officers	17,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,782,251.00
Premiums received	28,240.31
Losses paid	14,672.04
Losses incurred	12,925.10
Losses now unpaid	100.00

SUN INSURANCE COMPANY OF LOUISIANA.

Incorporated November, 1855. Commenced Business January 1, 1856.

CHARLES JANVIER, President. FERGUS G. LEE, Secretary.

Home Office, 308 Camp Street, New Orleans, La.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 1,083,922.44

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 564,122.98	$ 34,003.75	
Deduct re-insurance, rebate, abatement and return premiums	218,242.24	13,998.47	
	$ 345,880.74	$ 20,005.28	
Total premiums			365,886.02
Interest on bonds and dividends on stocks		37,084.00	
Interest from all other sources		90.05	
Rents from company's property		2,500.00	
Total interest and rents			39,674.05
Profit on sale or maturity of ledger assets			150.00
Profit and loss			398.52
Enhancement of securities			14,744.69
Bills payable			90,000.00
Total income			$ 510,853.28
Aggregate last balance and income			$ 1,594,775.72

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 265,842.53	$ 16,592.65	
Deduct salvage and re-insurance	66,745.61	11,405.10	
	$ 199,096.92	$ 5,187.55	
Net amount paid for losses			$ 204,284.47
Paid stockholders for interest or dividends			49,830.00
Commissions or brokerage			59,403.94
Salaries, fees and all other charges of officers, agents and other employees			23,489.92
Taxes on real estate			1,015.00
All other taxes, licenses and Insurance Department fees			9,853.55
Taxes on assets			2,197.25
Rents			2,500.00
Loss on sales or maturity—ledger assets (uncollected premiums)			811.34
Advertising, printing and stationery			5,166.84
Bills payable			108,500.00
Traveling expenses, postage, telegrams and expressage			5,204.57
Exchange boards and fire patrols			4,826.87
All other disbursements			27,029.03
Total disbursements during the year			$ 504,112.78
Balance December 31, 1904			$ 1,090,662.94

LEDGER ASSETS.

Book value of real estate	$ 35,000.00	
Book value of bonds and stocks	982,506.00	
Cash in company's office	269.26	
Cash deposited in banks	24,858.62	
Agents' balances, representing business written subsequent to October 1, 1904	45,459.79	
Agents' balances, representing business written prior to October 1, 1904	2,569.27	
Total ledger assets		$ 1,090,662.94

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	20,264.00
Gross assets	$ 1,110,926.94

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	2,569.27
Total admitted assets	$ 1,108,357.67

LIABILITIES.

Gross losses adjusted and unpaid	$ 6,075.60	
Gross claims for losses in process of adjustment	22,403.40	
Gross claims for losses resisted	8,816.00	
Total	$ 37,295.00	
Deduct re-insurance due or accrued	6,607.00	
Net amount of unpaid losses and claims		$ 30,688.00
Unearned premiums on fire risks, running one year or less	$ 134,095.09	
Unearned premiums on fire risks, running more than one year	107,691.05	
Total unearned premiums		241,786.14
Unpaid dividends due stockholders		26,190.00
Re-insurance premiums		6,605.36
Due and to become due for borrowed money		18,500.00
Total liabilities, except capital		$ 323,769.50

Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	284,588.17	
Surplus as regards policy-holders		$ 784,588.17
Total liabilities		$ 1,108,357.67

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 31,403,614.00	$ 583,633.43
Written or renewed during the year	32,190,465.00	564,122.98
Total	$ 63,594,079.00	$ 1,147,756.41
Deduct those expired and marked off as terminated	31,777,903.00	545,862.92
In force at the end of the year 1904	$ 31,816,176.00	$ 601,893.49
Deduct amount re-insured	7,894,377.00	139,398.31
Net amount in force December 31, 1904	$ 23,921,799.00	$ 462,495.18

	Marine and Inland.	*Premiums.*
Written or renewed during the year	$ 9,401,978.00	$ 34,003.75
Total	$ 9,401,978.00	$ 34,003.75
Deduct those expired and marked off as terminated	9,401,978.00	34,003.75

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 13,638,601.00	$ 268,190.19	$ 134,095.09
In 1903	2 years	One-fourth	46,706.00	774.03	193.50
In 1904	2 years	Three-fourths	30,539.00	349.57	262.18
In 1902	3 years	One-sixth	2,398,491.00	45,045.76	7,507.62
In 1903	3 years	One-half	2,638,459.00	51,591.72	25,795.85
In 1904	3 years	Five-sixths	4,186,180.00	72,857.41	60,714.50
In 1901	4 years	One-eighth	13,416.00	381.20	47.66
In 1902	4 years	Three-eighths	1,833.00	33.34	12.50
In 1903	4 years	Five-eighths	17,542.00	167.82	104.87
In 1904	4 years	Seven-eighths	9,150.00	146.05	127.80
In 1900	5 years	One-tenth	161,546.00	3,680.00	368.00
In 1901	5 years	Three-tenths	137,950.00	3,164.34	949.30
In 1902	5 years	One-half	117,508.00	4,629.61	2,314.80
In 1903	5 years	Seven-tenths	218,516.00	5,216.31	3,651.42
In 1904	5 years	Nine-tenths	251,362.00	6,267.83	5,641.05
Total			$ 23,921,799.00	$ 462,495.18	$ 241,786.14

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 202,877.08
Losses incurred during 1904—inland marine	5,110.70
Losses incurred during 1904—ocean marine	68.65
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	36,600.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 460,939.00
Premiums received	8,683.76
Losses paid	4,669.10
Losses incurred	4,649.00

STUYVESANT INSURANCE COMPANY OF NEW YORK.

Incorporated November 25, 1850. Commenced Business January 31, 1851.

A. K. PIERSON, President. C. A. GARTHWAITE, Secretary.

Home Office, 76 and 78 William Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 441,708.61

INCOME.

	Fire.	
Gross premiums	$ 463,203.57	
Deduct re-insurance, rebate, abatement and return premiums	146,331.85	
Total premiums		316,871.72
Interest on mortgages	$ 700.00	
Interest on bonds and dividends on stocks	10,934.30	
Interest from all other sources	469.93	
Rents from company's property	485.00	
Total interest and rents		12,589.23
Profit on sale or maturity of ledger assets		3,344.73
Total income		$ 332,805.68
Aggregate last balance and income		$ 774,514.29

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 214,262.29	
Deduct salvage and re-insurance	7,473.92	
Net amount paid for losses		206,788.37
Commissions or brokerage		105,894.45
Salaries, fees and all other charges of officers, agents and other employees		4,691.66
Taxes on real estate		121.51
All other taxes, licenses and Insurance Department fees		3,619.99
Repairs and expenses on real estate		65.14
Rents		1,000.00
Loss on sales or maturity—ledger assets		800.00
Advertising, printing, stationery, fire patrol, Board expenses and inspections		6,160.73
Total disbursements during the year		$ 329,141.85
Balance December 31, 1904		$ 445,372.44

LEDGER ASSETS.

Book value of real estate	$ 8,500.00	
Mortgage loans on real estate	14,000.00	
Book value of bonds and stocks	351,195.82	
Cash in company's office	46.17	
Cash deposited in bank	278.34	
Agents' balances, representing business written subsequent to October 1, 1904	70,749.03	
Stock account	24.00	
B. T. Rhoads	579.08	
Total ledger assets		$ 445,372.44

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 291.66	
Interest accrued on bonds and stocks	2,402.50	
Total		$ 2,694.16
Market value of bonds and stocks over book value		9,037.93
Due for re-insurance on losses paid		597.46
Gross assets		$ 457,701.99

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	$ 500.00	
B. T. Rhoads	579.08	
Stock account	24.00	
Total		1,103.08
Total admitted assets		$ 456,598.91

LIABILITIES.

Gross claims for losses in process of adjustment	$ 30,140.50	
Gross claims for losses resisted	2,600.00	
Total	$ 32,740.50	
Deduct re-insurance due or accrued	375.00	
Net amount of unpaid losses and claims		$ 32,365.50
Unearned premiums on fire risks, running one year or less	$ 156,421.71	
Unearned premiums on fire risks, running more than one year	14,694.59	
Total unearned premiums		171,116.30
Total liabilities, except capital		$ 203,481.80
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	53,117.11	
Surplus as regards policy-holders		253,117.11
Total liabilities		$ 456,598.91

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 22,702,214.00	$ 316,722.46
Written or renewed during the year	31,391,650.00	463,203.57
Total	$ 54,093,864.00	$ 779,926.03
Deduct those expired and marked off as terminated	30,200,197.00	422,557.11
In force at end of the year 1904	$ 23,893,667.00	$ 357,368.92
Deduct amount re-insured	722,087.00	21,952.13
Net amount in force December 31, 1904	$ 23,171,580.00	$ 335,416.79

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 20,676,040.00	$ 312,843.42	$ 156,421.71
In 1902	3 years	One-sixth	285,384.00	2,463.88	410.64
In 1903	3 years	One-half	878,701.00	7,127.44	3,563.72
In 1904	3 years	Five-sixths	1,175,187.00	11,327.84	9,439.85
In 1901	5 years	Three-tenths	12,750.00	59.00	17.70
In 1902	5 years	One-half	24,333.00	160.61	80.30
In 1903	5 years	Seven-tenths	54,666.00	543.80	380.66
In 1904	5 years	Nine-tenths	64,519.00	890.80	801.72
Total			$ 23,171,580.00	$ 335,416.79	$ 171,116.30

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 216,787.54
Largest amount written on any one risk	22,500.00
Stock owned by directors at par value	169,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 305,096.00
Premiums received	4,316.44
Losses paid	1,984.28
Losses incurred	1,984.28

SECURITY FIRE INSURANCE COMPANY OF MARYLAND.

Incorporated January, 1900. Commenced Business February, 1900.

CHARLES ADLER, President. A. PAGE BOYCE, Secretary-Treasurer.

Home Office, 2 E. Saratoga St., Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903		$ 314,969.03
Increase of paid-up capital	$ 120,000.00	
Decrease of paid-up capital	120,000.00	

INCOME.

	Fire.	
Gross premiums	$ 475,762.74	
Deduct re-insurance, rebate, abatement and return premiums	160,285.09	
Total premiums		315,477.65
Interest on bonds and dividends on stocks		7,740.65
Profit on sale or maturity of ledger assets		7,383.10
New capital		120,000.00
Surplus		47,850.00
Total income		$ 498,451.41
Aggregate last balance and income		$ 813,420.44

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 273,585.68	
Deduct salvage and re-insurance	17,376.12	
Net amount paid for losses		256,209.56
Paid stockholders for interest or dividends		4,000.00
Commissions or brokerage		116,880.89
All other taxes, licenses and Insurance Department fees		7,355.42
Adjustment expenses		1,211.08
Miscellaneous		5,170.61
Total disbursements during the year		$ 390,827.56
Balance December 31, 1904		$ 422,592.88

LEDGER ASSETS.

Book value of bonds	$ 236,160.00	
Cash in company's office	16,768.41	
Cash deposited in banks	76,323.82	
Agents' balances, representing business written subsequent to October 1, 1904	93,340.65	
Total ledger assets		$ 422,592.88

NON-LEDGER ASSETS.

Interest due on bonds	4,500.00
Total	$ 427,092.88

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,002.21	
Gross claims for losses in process of adjustment	15,198.40	
Net amount of unpaid losses and claims		$ 17,200.61
Unearned premiums on fire risks, running one year or less	$ 161,463.06	
Unearned premiums on fire risks, running more than one year	12,321.84	
Total unearned premiums		173,784.90
Total liabilities, except capital		$ 190,985.51
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	36,107.37	
Surplus as regards policy-holders		236,107.37
Total liabilities		$ 427,092.88

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 8,370,185.00	$ 86,308.32
Written or renewed during the year	30,078,194.00	475,762.74
Total	$ 38,448,379.00	$ 562,071.06
Deduct those expired and marked off as terminated	12,840,908.00	217,819.14
In force at end of the year 1904	$ 25,607,471.00	$ 344,251.92
Deduct amount re-insured	126,975.00	2,084.18
Net amount in force December 31, 1904	$ 25,480,496.00	$ 342,167.74

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 23,324,076.00	$ 322,926.12	$ 161,463.06
In 1902	3 years	One-sixth	177,848.00	1,284.60	214.10
In 1903	3 years	One-half	456,890.00	4,373.93	2,186.96
In 1904	3 years	Five-sixths	473,574.00	6,499.84	5,416.54
In 1900	5 years	One-tenth	25,616.00	214.80	21.48
In 1901	5 years	Three-tenths	130,015.00	1,062.45	318.75
In 1902	5 years	One-half	161,641.00	1,574.69	787.34
In 1903	5 years	Seven-tenths	189,182.00	2,157.43	1,510.18
In 1904	5 years	Nine-tenths	541,654.00	2,073.88	1,866.49
Total			$ 25,480,496.00	$ 342,167.74	$ 173,784.90

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 270,325.97
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	123,270.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 74,655.00
Premiums received	727.31

TEUTONIA INSURANCE COMPANY OF LOUISIANA.

Incorporated April, 1871. Commenced Business June, 1871.

ALBERT P. NOLL, President. FRANK LANGBEHN, Secretary.

Home Office, No. 217 Camp Street, New Orleans, La.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31, 1903	$ 794,790.10

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 910,320.40	$ 24,618.71	
Deduct re-insurance, rebate, abatement and return premiums	260,163.39	3,328.56	
	$ 650,157.01	$ 21,290.15	
Total premiums			671,447.16
Interest on bonds and dividends on stocks		$ 20,711.79	
Interest from all other sources		237.05	
Total interest			20,948.84
Received from U. S. Government for claim of $5,000 on losses paid on cargo of steamship Toseolia in collision with U. S. cruiser Columbia, September, 1898			4,012.39
Total income			$ 696,408.39
Aggregate last balance and income			$ 1,491,198.49

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 493,587.18	$ 4,508.45	
Deduct salvage and re-insurance	59,675.92		
	$ 433,911.26	$ 4,508.45	
Net amount paid for losses			438,419.71
Paid stockholders for interest or dividends			25,125.00
Commissions or brokerage			135,988.42
Salaries, fees and all other charges of officers, agents and other employees			25,037.41
Taxes on real estate			880.00
All other taxes, licenses and Insurance Department fees			20,457.91
Loss on sales or maturity—ledger assets			4,690.00
Fire insurance patrol			4,459.37

Special agents expenses	$ 6,200.00
Stationery, postage, telegrams and printing	29,327.64
Miscellaneous	3,507.14
Total disbursements during the year	$ 694,092.60
Balance December 31, 1904	$ 797,105.89

LEDGER ASSETS.

Book value of real estate	$ 40,000.00	
Book value of bonds and stocks	582,057.50	
Cash in company's office	529.70	
Cash deposited in banks	88,398.35	
Agents' balances, representing business written subsequent to October 1, 1904	86,120.34	
Total ledger assets		$ 797,105.89
Market value of bonds and stocks over book value		10,667.50
Total admitted assets		$ 807,773.39

LIABILITIES.

Gross losses adjusted and unpaid	$ 52,238.20	
Gross claims for losses resisted	3,500.00	
Net amount of unpaid losses and claims		$ 55,738.20
Unearned premiums on fire risks, running one year or less	$ 258,702.47	
Unearned premiums on fire risks, running more than one year	141,321.84	
Total unearned premiums		400,024.31
Unpaid dividends due stockholders		13,005.00
Re-insurance premiums		3,000.00
Total liabilities, except capital		$ 471,767.51
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	86,005.88	
Surplus as regards policy-holders		336,005.88
Total liabilities		$ 807,773.39

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 55,641,482.00	$ 781,372.89
Written or renewed during the year	56,690,641.00	910,320.40
Total	$ 112,332,123.00	$ 1,691,693.29
Deduct those expired and marked off as terminated	50,924,609.00	817,076.81
In force at end of the year 1904	$ 61,407,514.00	$ 874,616.48
Deduct amount re-insured	4,814,002.00	105,698.03
Net amount in force December 31, 1904	$ 56,593,512.00	$ 768,918.45

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$	$
Written during the year	4,922,942.00	24,618.71
Total	$ 4,922,942.00	$ 24,618.71
Deduct those expired and marked off as terminated	4,922,942.00	24,618.71

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 35,694,590.00	$ 516,404.95	$ 258,702.47
In 1902	3 years	One-sixth	4,711,122.00	55,818.37	9,303.06
In 1903	3 years	One-half	6,045,358.00	80,055.21	40,027.60
In 1904	3 years	Five-sixths	8,609,797.00	99,335.11	82,779.26
In 1900	5 years	One-tenth	320,479.00	3,404.69	340.46
In 1901	5 years	Three-tenths	397,134.00	3,804.83	1,141.44
In 1902	5 years	One-half	16,200.00	163.14	81.57
In 1903	5 years	Seven-tenths	423,887.00	6,452.43	4,516.70
In 1904	5 years	Nine-tenths	374,945.00	3,479.72	3,131.75
Total			$ 56,593,512.00	$ 768,918.45	$ 400,024.31

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 437,028.96
Losses incurred during 1904—ocean marine	4,508.45
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	72,100.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 576,241.00
Premiums received	12,023.64
Losses paid	7,686.00
Losses incurred	8,786.00
Losses now unpaid	1,100.00

TRADERS INSURANCE COMPANY OF CHICAGO, ILL.

Incorporated February, 1865. Commenced Business May, 1872.

THIES J. LEFENS, President. S. A. ROTHERMEL, Secretary.

Home Office, 160 La Salle Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1903	$ 2,788,048.62

INCOME.

	Fire.	
Gross premiums	$ 2,215,626.52	
Deduct re-insurance, rebate, abatement and return premiums	694,012.53	
Total premiums		1,521,613.99
Interest on mortgage loans	$ 10,743.80	
Interest on bonds and dividends on stocks	90,953.91	
Interest from all other sources	3,718.34	
Rents from company's property	2,330.00	
Total interest and rents		107,746.05
Profit on sale or maturity of ledger assets		4,568.50
Total income		$ 1,633,928.54
Aggregate last balance and income		$ 4,421,977.16

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,109,970.33	
Deduct salvage and re-insurance	157,150.97	
Net amount paid for losses		$ 952,819.36
Paid stockholders for interest or dividends		50,000.00
Commissions or brokerage		361,382.45
Salaries, fees and all other charges of officers, agents and other employees		92,565.40
Taxes on real estate		299.21
All other taxes, licenses and Insurance Department fees		50,596.94
Repairs and expenses on real estate		933.96
Rents		7,610.00
Advertising		2,199.68
Printing supplies and postage		13,313.63
Traveling and miscellaneous expenses		41,299.15
Items charged to profit and loss		769.92
Total disbursements during the year		$ 1,573,789.70
Balance December 31, 1904		$ 2,848,187.46

LEDGER ASSETS.

Book value of real estate	$ 25,399.84	
Mortgage loans on real estate	249,966.67	
Book value of bonds and stocks	2,173,664.60	
Cash in company's office	2,936.46	
Cash deposited in banks	171,257.83	
Agents' balances, representing business written subsequent to October 1, 1904	210,059.60	
Agents' balances, representing business written prior to October 1, 1904	2,885.10	
Net amount due on local agency account	12,017.36	
Total ledger assets		$ 2,848,187.46

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 5,902.85	
Interest accrued on bonds and stocks	4,191.97	
Rents accrued on company's property or lease	40.50	
Total		10,135.32
Gross assets		$ 2,858,322.78

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 2,885.10	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	593.70	
Total		3,478.80
Total admitted assets		$ 2,854,843.98

LIABILITIES.

Gross losses adjusted and unpaid	$ 23,051.47	
Gross claims for losses in process of adjustment	137,116.22	
Gross claims for losses resisted	4,200.00	
Total	$ 164,367.69	
Deduct re-insurance due or accrued	32,426.46	
Net amount of unpaid losses and claims		$ 131,941.23

Unearned premiums on fire risks, running one year or less	$ 537,505.33	
Unearned premiums on fire risks, running more than one year	637,214.58	
Total unearned premiums		$ 1,174,719.91
Commissions due agents and brokers		3,718.02
Total liabilities, except capital		$ 1,310,379.16
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,044,464.82	
Surplus as regards policy-holders		1,544,464.82
Total liabilities		$ 2,854,843.98

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 175,121,274.00	$ 2,248,980.55
Written or renewed during the year	165,590,403.00	2,215,626.52
Total	$ 340,711,677.00	$ 4,464,607.07
Deduct those expired and marked off as terminated	142,354,993.00	1,934,756.56
In force at the end of the year 1904	$ 198,356,684.00	$ 2,529,850.51
Deduct amount re-insured	20,798,565.00	297,095.21
Net amount in force December 31, 1904	$ 177,558,119.00	$ 2,232,755.30

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 71,016,577.00	$ 1,075,010.66	$ 537,505.33
In 1903	2 years	One-fourth	865,704.00	10,262.30	2,565.57
In 1904	2 years	Three-fourths	872,577.00	10,493.95	7,870.46
In 1902	3 years	One-sixth	18,310,659.00	210,790.74	35,131.79
In 1903	3 years	One-half	20,971,530.00	231,188.38	115,594.19
In 1904	3 years	Five-sixths	27,380,425.00	305,294.90	254,412.42
In 1901	4 years	One-eighth	792,716.00	6,821.38	852.67
In 1902	4 years	Three-eighths	969,338.00	6,540.20	2,452.56
In 1903	4 years	Five-eighths	1,123,425.00	10,281.33	6,425.80
In 1904	4 years	Seven-eighths	1,160,797.00	10,228.09	8,949.58
In 1900	5 years	One-tenth	3,864,077.00	48,850.47	4,885.04
In 1901	5 years	Three-tenths	5,274,533.00	59,326.85	17,798.05
In 1902	5 years	One-half	5,263,000.00	68,079.28	34,039.64
In 1903	5 years	Seven-tenths	5,998,666.00	76,956.40	53,869.48
In 1904	5 years	Nine-tenths	7,694,086.00	102,630.37	92,367.33
Total			$ 177,558,119.00	$ 2,232,755.30	$ 1,174,719.91

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 966,784.88
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	155,300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire.
Risks written	$ 1,357,778.00
Premiums received	21,571.33
Losses paid	10,352.17
Losses incurred	10,286.01
Losses now unpaid	13.00

UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 1, 1824. Commenced Business April 9, 1824.

A. R. PIERSON, President. W. WILSON UNDERHILL, Secretary.

Home Office, 46 Pine Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31, 1903			$ 764,446.75

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 803,141.79	$ 88.23	
Deduct re-insurance, rebate, abatement and return premiums	348,620.78	590.90	
	$ 454,521.01	$ 502.67	
Total premiums			454,018.34
Interest on mortgage loans		$ 13,607.79	
Interest on bonds and dividends on stocks		7,340.66	
Rents from company's property		4,737.00	
Total interest and rents			25,385.45
Profit on sale or maturity of ledger assets			647.22
Total income			$ 480,051.01
Aggregate last balance and income			$ 1,244,497.76

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 402,786.67	$ 5,241.23	
Deduct salvage and re-insurance	80,482.48	1,599.73	
	$ 322,304.19	$ 3,641.50	
Net amount paid for losses			$ 325,945.69
Paid stockholders for interest or dividends			7,500.00
Commissions or brokerage			129,802.93
Salaries, fees and all other charges of officers, agents and other employees			25,691.33
Taxes on real estate			681.53
All other taxes, licenses and Insurance Department fees			6,562.28
Repairs and expenses on real estate			2,020.46
Rents			5,166.66
Advertising, printing and stationery			3,112.42
General expenses			22,691.88
Total disbursements during the year			$ 529,175.18
Balance December 31, 1904			$ 715,322.58

LEDGER ASSETS.

Book value of real estate	$	45,327.21
Mortgage loans on real estate		258,700.00
Book value of bonds and stocks		269,045.87
Cash in company's office		17,309.64
Cash deposited in bank		4,665.82

Agents' balances, representing business written subsequent to October 1, 1904	$ 120,240.03	
Agents' balances, representing business written prior to October 1, 1904	24.05	
Counter premiums, gross	9.96	
Total ledger assets		$ 715,322.58

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 972.91	
Interest accrued on bonds and stocks	2,035.39	
Total		3,008.30
Market value of real estate over book value		10,672.79
Due from other companies on losses paid		5,253.20
Gross assets		$ 734,256.87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904,	$ 24.05	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	2,320.87	
Total		$ 2,344.92
Total admitted assets		$ 731,911.95

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,253.79	
Gross claims for losses in process of adjustment	41,940.83	
Gross claims for losses resisted	5,967.27	
Total	$ 63,161.89	
Deduct re-insurance due or accrued	9,422.29	
Net amount of unpaid losses and claims		$ 53,739.60
Unearned premiums on fire risks, running one year or less	$ 227,570.77	
Unearned premiums on fire risks, running more than one year	158,446.84	
Total unearned premiums		386,017.61
Commissions due agents and brokers		1.49
Salaries, rents, etc., due and accrued		200.00
Return premiums		133.42
Total liabilites, except capital		$ 440,092.12
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	41,819.83	
Surplus as regards policy-holders		291,819.83
Total liabilities		$ 731,911.95

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$75,453,913.00	$ 849,995.75
Written or renewed during the year	58,546,219.00	803,141.79
Total	$134,000,132.00	$ 1,653,137.54
Deduct those expired and marked off as terminated	56,103,278.00	718,764.18
In force at end of the year 1904	$77,896,854.00	$ 934,373.36
Deduct amount re-insured	14,744,445.00	179,208.59
Net amount in force December 31, 1904	$63,152,409.00	$ 755,164.77

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 32,663,691.00	$ 455,141.54	$ 227,570.77
In 1903	2 years	One-fourth	30,820.00	322.77	80.69
In 1904	2 years	Three-fourths	105,948.00	1,273.55	955.16
In 1902	3 years	One-sixth	7,843,092.00	66,200.10	11,033.35
In 1903	3 years	One-half	8,422,480.00	78,228.30	39,114.15
In 1904	3 years	Five-sixths	7,492,885.00	78,621.83	65,518.19
In 1901	4 years	One-eighth	21,535.00	187.58	23.45
In 1902	4 years	Three-eighths	34,170.00	299.16	112.18
In 1903	4 years	Five-eighths	37,540.00	348.51	217.82
In 1904	4 years	Seven-eighths	33,400.00	334.42	292.62
In 1900	5 years	One-tenth	936,442.00	11,642.52	1,164.25
In 1901	5 years	Three-tenths	652,422.00	6,119.73	1,835.92
In 1902	5 years	One-half	1,743,398.00	20,613.39	10,306.69
In 1903	5 years	Seven-tenths	2,002,083.00	22,279.30	15,595.51
In 1904	5 years	Nine-tenths	1,132,503.00	13,552.07	12,196.86
Total			$ 63,152,409.00	$ 755,164.77	$ 386,017.61

GENERAL INTERROGATORIES.

Losses incurred during year 1904—fire	$ 333,284.15
Losses incurred during year 1904—inland marine	171.66
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	136,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 475,530.00
Premiums received	6,608.73
Losses paid	7,718.29
Losses incurred	5,439.16
Losses now unpaid	1.75

VIRGINIA FIRE AND MARINE INSURANCE COMPANY OF RICHMOND.

Incorporated March 12, 1832. Commenced Business March 12, 1832.

W. H. PALMER, President. W. H. MCCARTHY, Secretary.

Home Office, 1015 Main Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31, 1903		$ 937,328.15

INCOME.

	Fire.	
Gross premiums	$ 832,763.88	
Deduct re-insurance, rebate, abatement and return premiums	240,650.53	
Total premiums		592,113.35
Interest on mortgage loans	$ 4,660.86	
Interest on collateral loans	3,445.73	
Interest on bonds and dividends on stock	25,146.75	
Rents from company's property	5,704.28	
Total interest and rents		38,957.62
Profit on sale or maturity of ledger assets		979.95
Total income		$ 632,050.92
Aggregate last balance and income		$ 1,569,379.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 399,005.89	
Deduct salvage and re-insurance	75,926.08	
Net amount paid for losses		323,079.81
Paid stockholders for interest or dividends		20,000.00
Commissions or brokerage		115,110.69
Salaries, fees and all other charges of officers, agents and other employees		20,225.82
Taxes on real estate		3,221.12
All other taxes, licenses and Insurance Department fees		14,552.25
Repairs and expenses on real estate		1,499.65
Loss on sales or maturity of ledger assets		1,431.54
Advertising		3,546.19
Inspectors and special agents expenses		3,111.59
Supplies		3,984.24
Boards and associations		9,673.93
Litigations		1,541.62
General expenses		7,225.41
Total disbursements during the year		$ 528,203.86
Balance December 31, 1904		$ 1,041,175.21

LEDGER ASSETS.

Book value of real estate	$ 88,585.00
Mortgage loans on real estate	71,260.45
Loans secured by pledge of bonds, stocks or other collaterals	3,045.00
Book value of bonds and stocks	683,043.27
Cash in company's office	6,677.04
Cash deposited in banks	85,908.09

Agents' balances, representing business written subsequent to October 1, 1904	$ 102,448.06	
Bills receivable, taken for fire risks	208.30	
Total ledger assets		$ 1,041,175.21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,359.60	
Rents due and accrued on company's property or lease	146.50	
Total		1,506.10
Market value of bonds and stocks over book value		13,679.23
Total admitted assets		$ 1,056,360.54

LIABILITIES.

Gross losses adjusted and unpaid	$ 22,890.00	
Gross claims for losses in process of adjustment	31,520.00	
Gross claims for losses resisted	23,225.00	
Total	$ 77,635.00	
Deduct re-insurance due or accrued	10,380.00	
Net amount of unpaid losses and claims		$ 67,255.00
Unearned premiums on fire risks, running one year or less	$ 207,602.14	
Unearned premiums on fire risks, running more than one year	260,754.09	
Total unearned premiums		468,356.23
Total liabilities, except capital		$ 535,611.23
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	270,749.31	
Surplus as regards policy-holders		520,749.31
Total liabilities		$ 1,056,360.54

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 43,523,287	$ 851,891.02
Written or renewed during the year	45,104,226	832,763.88
Total	$ 88,627,513	$ 1,684,654.90
Deduct those expired and marked off as terminated	34,208,094	653,738.05
In force at end of the year 1904	$ 54,419,419	$ 1,030,916.85
Deduct amount re-insured	5,308,710	114,983.21
Net amount in force December 31, 1904	$ 49,110,709	$ 915,933.64

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 21,795,247	$ 415,204.29	$ 207,602.14
In 1903	2 years	One-fourth	90,720	999.43	249.86
In 1904	2 years	Three-fourths	83,565	945.89	709.42
In 1902	3 years	One-sixth	5,520,358	88,688.13	14,781.35
In 1903	3 years	One-half	5,727,439	91,886.88	45,943.44
In 1904	3 years	Five-sixths	7,360,773	119,815.04	99,845.87
In 1901	4 years	One-eighth	29,425	289.79	36.22
In 1902	4 years	Three-eighths	31,600	254.70	95.51
In 1903	4 years	Five-eighths	73,412	609.84	381.15
In 1904	4 years	Seven-eighths	80,300	749.01	655.38
In 1900	5 years	One-tenth	1,859,057	42,757.85	4,275.78
In 1901	5 years	Three-tenths	1,648,115	39,017.32	11,705.19

In 1902----5 years----------One-half	$ 1,369,620	$ 35,221.05	$ 17,610.52
In 1903----5 years----------Seven-tenths	1,595,612	35,402.89	24,782.02
In 1904----5 years----------Nine-tenths	1,845,466	44,091.53	39,682.38
Total	$ 49,110,709	$ 915,933.64	$ 468,356.23

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 339,530.00
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	15,420.00
Loaned to stockholders, not officers	1,345.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,685,466.00
Premiums received	101,908.97
Losses paid	45,642.11
Losses incurred	40,760.00
Losses now unpaid	6,825.00

VIRGINIA STATE INSURANCE COMPANY OF RICHMOND.

Incorporated December 15, 1865. Commenced Business March 14, 1866.

GEORGE L. CHRISTIAN, President. ROBERT LECKY, JR., Secretary.

Home Office, 500 E. Main Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 535,268.14

INCOME.

	Fire.	
Gross premiums	$ 604,397.79	
Deduct re-insurance, rebate, abatement and return premiums	180,284.58	
Total premiums		424,113.21
Interest on mortgage loans	$ 2,807.61	
Interest on collateral loans	48.37	
Interest on bonds and dividends on stocks	11,867.75	
Interest from all other sources	179.07	
Rents from company's property	3,630.86	
Total interest and rents		18,533.66
Profit on sale or maturity of ledger assets		160.00
Contribution by stockholders		71,812.50
Total income		$ 514,619.37
Aggregate last balance and income		$ 1,049,887.51

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 293,590.68	
Deduct salvage and re-insurance	38,108.25	
Net amount paid for losses		255,482.43

Paid stockholders for interest or dividends		$ 6,002.25
Commissions or brokerage		92,355.20
Salaries, fees and all other charges of officers, agents and other employees		24,481.91
Taxes on real estate		494.91
All other taxes, licenses and Insurance Department fees		7,498.29
Repairs and expenses on real estate		1,168.95
Rents		2,205.00
Loss on sales or maturity—ledger assets		899.25
Advertising, printing and stationery		3,599.65
Express, office supplies and postage		4,375.95
Telegrams, insurance fees and legal fees		1,137.79
Miscellaneous expenses		7,882.30
All other disbursements		759.12
Total disbursements during the year		$ 408,292.90
Balance December 31, 1904		$ 641,594.61

LEDGER ASSETS.

Book value of real estate	$ 87,984.09	
Mortgage loans on real estate	53,855.78	
Loans secured by pledge of bonds, stocks or other collaterals	2,813.66	
Book value of bonds and stocks	376,645.50	
Cash in company's office	6,478.55	
Cash deposited in bank	10,955.24	
Agents' balances, representing business written subsequent to October 1, 1904	87,954.31	
Bills receivable, taken for fire risks	1,180.95	
Open accounts	8,507.51	
Brokerage premiums	3,017.34	
Furniture and fixtures	2,201.68	
Total ledger assets		$ 641,594.61

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 586.30	
Interest accrued on bonds and stocks	6,697.74	
Interest accrued on collateral loans	1.43	
Interest accrued on other assets	640.97	
Total		7,926.44
Market value of real estate over book value		3,336.85
Market value of bonds and stocks over book value		61,298.50
Gross assets		$ 714,156.40

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	2,201.68
Total admitted assets	$ 711,954.72

LIABILITIES.

Gross losses adjusted and unpaid	$ 13,630.76	
Gross claims for losses in process of adjustment	27,261.21	
Total	$ 40,891.91	
Deduct re-insurance due or accrued	14.03	
Net amount of unpaid losses and claims		$ 40,877.88
Unearned premiums on fire risks, running one year or less	$ 149,979.61	
Unearned premiums on fire risks, running more than one year	96,233.24	
Total unearned premiums		246,212.85
Unpaid dividends due stockholders		239.00

Re-insurance premiums		$ 9,104.86
Reserve for losses sustained as re-insurers of the Firemans Insurance Company, of Baltimore (being contested)		132,690.46
Total liabilities, except capital		$ 429,125.05
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	82,829.67	
Surplus as regards policy-holders		282,829.67
Total liabilities		$ 711,954.72

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 28,054,615.00	$ 497,463.15
Written or renewed during the year	33,878,350.00	604,397.79
Total	$ 61,932,965.00	$ 1,101,860.94
Deduct those expired and marked off as terminated	29,123,560.00	543,908.12
In force at the end of the year	$ 32,809,405.00	$ 557,952.82
Deduct amount re-insured	4,371,547.00	86,970.93
Net amount in force December 31, 1904	$ 28,437,858.00	$ 470,981.89

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 16,140,471.00	$ 299,959.22	$ 149,979.61
In 1903	2 years	One-fourth	23,609.00	179.07	44.76
In 1904	2 years	Three-fourths	19,890.00	262.55	196.91
In 1902	3 years	One-sixth	2,746,619.00	38,177.34	6,362.89
In 1903	3 years	One-half	3,741,152.00	55,690.97	27,845.48
In 1904	3 years	Five-sixths	4,804,088.00	64,628.93	53,857.44
In 1901	4 years	One-eighth	2,142.00	34.43	4.30
In 1902	4 years	Three-eighths	1,900.00	15.00	5.62
In 1903	4 years	Five-eighths	5,900.00	87.32	54.57
In 1904	4 years	Seven-eighths	6,250.00	101.12	88.48
In 1900	5 years	One-tenth	59,845.00	2,090.48	209.04
In 1901	5 years	Three-tenths	65,105.00	167.17	50.15
In 1902	5 years	One-half	105,545.00	1,332.31	666.15
In 1903	5 years	Seven-tenths	436,722.00	2,914.63	2,040.24
In 1904	5 years	Nine-tenths	278,620.00	5,341.35	4,807.21
Total			$ 28,437,858.00	$ 470,981.89	$ 246,212.85

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 251,572.57
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	55,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,339,723.00
Premiums received	31,849.83
Losses paid	15,625.63
Losses incurred	12,476.80
Losses now unpaid	2,044.42

WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March 14, 1837. Commenced Business January 1, 1870.

GEORGE R. CRAWFORD, President. MORELL O. BROWN, Secretary.

Home Office, 100 William Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.

Amount of ledger assets December 31, 1903		$ 3,333,481.80

INCOME.

	Fire.	
Gross premiums	$ 2,711,390.58	
Deduct re-insurance, rebate, abatement and return premiums	683,350.06	
Total premiums		2,028,040.52
Interest on mortgage loans	$ 19,527.91	
Interest on bonds and dividends on stocks	98,280.73	
Interest from all other sources	2,701.92	
Rents from company's property	1,932.72	
Total interest and rents		122,443.28
Profit on sale or maturity of ledger assets		60,726.84
Total income		$ 2,211,210.64
Aggregate last balance and income		$ 5,544,692.44

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,527,538.96	
Deduct salvage and re-insurance	231,452.97	
Net amount paid for losses		1,296,085.99
Paid stockholders for interest or dividends		60,000.00
Commissions or brokerage		412,389.40
Salaries, fees and all other charges of officers, agents and other employees		129,596.54
Taxes on real estate		3,482.37
All other taxes, licenses and Insurance Department fees		55,078.31
Repairs and expenses on real estate		691.40
Rents		12,092.72
Postage		14,257.43
Advertising, printing and stationery		26,621.86
Telegraph, telephone, express and fire patrols		8,666.95
Maps		7,511.29
General agency, traveling and all other expenses		165,129.31
Agents' balances charged to profit and loss		19,600.05
Total disbursements during the year		$ 2,211,203.62
Balance December 31, 1904		$ 3,333,488.82

LEDGER ASSETS.

Book value of real estate	$ 56,976.17
Mortgage loans on real estate	323,200.00
Book value of bonds and stocks	2,559,145.37
Cash in company's office	2,435.29
Cash deposited in banks	97,526.96

Agents' balances, representing business written subsequent to October 1, 1904	$ 280,101.02	
Agents' balances, representing business written prior to October 1, 1904	14,104.01	
Total ledger assets		$ 3,333,488.82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,207.00	
Interest due on bonds and stocks	21,375.00	
Total		24,582.00
Market value of bonds and stocks over book value		292,504.63
Gross assets		$ 3,650,575.45

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, 1904	14,104.01
Total admitted assets	$ 3,636,471.44

LIABILITIES.

Gross losses adjusted and unpaid	$ 43,157.13	
Gross claims for losses in process of adjustment	127,657.41	
Gross claims for losses resisted	4,800.00	
Total	$ 175,614.54	
Deduct re-insurance due or accrued	22,265.14	
Net amount of unpaid losses and claims		$ 153,349.40
Unearned premiums on fire risks, running one year or less	$ 703,798.14	
Unearned premiums on fire risks, running more than one year	1,042,235.63	
Total unearned premiums		1,746,033.77
Salaries, rents, etc., due and accrued		14,034.24
Return and re-insurance premiums		15,469.90
Office furniture		14,700.00
Total liabilities, except capital		$ 1,943,587.31
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	1,392,884.13	
Surplus as regards policy-holders		1,692,884.13
Total liabilities		$ 3,636,471.44

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 361,629,694	$ 3,676,241.98
Written or renewed during the year	252,490,680	2,711,390.58
Total	$ 614,120,374	$ 6,387,632.56
Deduct those expired and marked off as terminated	238,704,473	2,531,366.95
In force at the end of the year	$ 375,415,901	$ 3,856,265.61
Deduct amount re-insured	38,760,570	395,413.17
Net amount in force December 31, 1904	$ 336,655,331	$ 3,460,852.44

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 109,328,840.00	$ 1,407,596.28	$ 703,798.14
In 1903	2 years	One-fourth	1,023,476.00	8,520.32	2,130.08
In 1904	2 years	Three-fourths	1,047,147.00	8,840.70	6,630.52
In 1902	3 years	One-sixth	60,220,184.00	511,847.90	85,307.98
In 1903	3 years	One-half	59,317,142.00	508,126.30	254,063.15

In 1904----3 years----------Five-sixths ----------$	61,280,460.00	$ 520,260.19	$	433,550.16
In 1901----4 years----------One-eighth ----------	840,437.00	6,420.14		802.52
In 1902----4 years----------Three-eighths----------	648,873.00	5,290.20		1,983.83
In 1903----4 years----------Five-eighths ----------	750,214.00	6,428.36		4,017.73
In 1904----4 years----------Seven-eighths----------	785,290.00	6,870.11		6,011.35
In 1900----5 years----------One-tenth----------	6,790,450.00	75,247.76		7,524.78
In 1901----5 years----------Three-tenths ----------	8,680,203.00	95,829.60		28,748.88
In 1902----5 years----------One-half ----------	8,592,106.00	97,143.32		48,571.66
In 1903----5 years----------Seven-tenths----------	8,537,155.00	96,739.76		67,717.83
In 1904----5 years----------Nine-tenths----------	8,745,208.00	104,460.90		94,014.81
Over 5 years ----------Pro rata----------	68,146.00	1,230.60		1,160.35
Total ----------$	336,655,331.00	$ 3,460,852.44	$	1,746,033.77

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire----------$	1,292,640.19
Largest amount written on any one risk----------	100,000.00
Stock owned by directors at par value ----------	104,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written ----------$	1,245,548.00
Premiums received----------	27,151.07
Losses paid----------	12,210.63
Losses incurred ----------	12,631.49

WILLIAMSBURG CITY FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated 1853. Commenced Business March, 1853.

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

Home Office, 13 Broadway, Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31, 1903 ----------$		2,455,790.26

INCOME.

	Fire.	
Gross premiums----------$	1,445,950.05	
Deduct re-insurance, rebate, abatement and return premiums----------	297,661.95	
Total premiums----------		1,148,288.10
Interest on mortgage loans----------$	12,199.17	
Interest on collateral loans ----------	1,891.43	
Interest on bonds and dividends on stocks ----------	44,050.89	
Interest from all other sources ----------	721.40	
Rents from company's property----------	55,278.44	
Total interest and rents ----------		114,141.33
Profit on sale or maturity of ledger assets ----------		60,499.25
Total income ----------$		1,322,928.68
Aggregate last balance and income----------$		3,778,718.94

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 774,456.05	
Deduct salvage and re-insurance	79,365.29	
Net amount paid for losses		$ 695,090.76
Paid stockholders for interest or dividends		75,000.00
Commissions or brokerage		272,618.34
Salaries, fees and all other charges of officers, agents and other employees		92,854.91
Taxes on real estate		10,866.72
All other taxes, licenses and Insurance Department fees		19,835.09
Repairs and expenses on real estate		15,820.80
Rents		17,000.00
Commissions on premiums unpaid December 31, 1903		29,517.26
All other disbursements		56,454.46
Total disbursements during the year		$ 1,285,058.34
Balance December 31, 1904		$ 2,493,660.60

LEDGER ASSETS.

Book value of real estate	$ 672,929.76	
Mortgage loans on real estate	237,100.00	
Loans secured by pledge of bonds, stocks or other collaterals	35,250.00	
Book value of bonds and stocks	1,237,895.01	
Cash in company's office	2,347.95	
Cash deposited in banks	160,540.87	
Agents' balances, representing business written subsequent to October 1, 1904	146,901.83	
Agents' balances, representing business written prior to October 1, 1904	695.18	
Total ledger assets		$ 2,493,660.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,422.70	
Interest due and accrued on bonds and stocks	5,135.00	
Interest accrued on collateral loans	146.87	
Interest accrued on other assets	2,772.00	
Rents due on company's property or lease	6,857.28	
Total		16,333.85
Market value of bonds and stocks over book value		77,149.99
Gross assets		$ 2,587,144.44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	695.18
Total admitted assets	$ 2,586,449.26

LIABILITIES.

Gross losses adjusted and unpaid	$ 18,527.91	
Gross claims for losses in process of adjustment	78,015.71	
Gross claims for losses resisted	9,650.00	
Total	$ 106,193.62	
Deduct re-insurance due or accrued	14,723.70	
Net amount of unpaid losses and claims		$ 91,469.92
Unearned premiums on fire risks, running one year or less	$ 375,685.20	
Unearned premiums on fire risks, running more than one year	560,979.29	
Total unearned premiums		936,664.49
Salaries, rents, etc., due or accrued		6,708.73
Re-insurance premiums		4,972.76
Total liabilities, except capital		$ 1,039,815.90

Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	1,296,633.36	
Surplus as regards policy-holders		$ 1,546,633.36
Total liabilities		$ 2,586,449.26

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 186,401,426.00	$ 1,859,665.99
Written or renewed during the year	134,191,172.00	1,445,950.05
Total	$ 320,592,598.00	$ 3,305,616.04
Deduct those expired and marked off as terminated	122,348,427.00	1,318,878.83
In force at the end of the year 1904	$ 198,244,171.00	$ 1,986,737.21
Deduct amount re-insured	15,763,394.00	180,757.04
Net amount in force December 31, 1904	$ 182,480,777.00	$ 1,805,980.17

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 62,903,948.00	$ 751,370.40	$ 375,685.20
In 1903	2 years	One-fourth	259,397.00	2,116.70	529.18
In 1904	2 years	Three-fourths	229,339.00	2,012.83	1,509.62
In 1902	3 years	One-sixth	29,216,484.00	234,506.58	39,084.43
In 1903	3 years	One-half	30,359,787.00	250,989.69	125,494.85
In 1904	3 years	Five-sixths	34,926,145.00	301,030.35	250,858.63
In 1901	4 years	One-eighth	275,066.00	2,558.79	319.85
In 1902	4 years	Three-eighths	386,034.00	3,375.16	1,265.69
In 1903	4 years	Five-eighths	385,258.00	3,591.40	2,244.63
In 1904	4 years	Seven-eighths	272,330.00	2,425.45	2,122.27
In 1900	5 years	One-tenth	3,744,815.00	39,343.30	3,934.33
In 1901	5 years	Three-tenths	4,428,110.00	44,734.11	13,420.23
In 1902	5 years	One-half	4,441,835.00	49,439.77	24,719.89
In 1903	5 years	Seven-tenths	5,027,777.00	55,806.94	39,064.86
In 1904	5 years	Nine-tenths	5,624,452.00	62,678.70	56,510.83
Total			$ 182,480,777.00	$ 1,805,980.17	$ 936,664.49

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 704,878.02
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	52,400.00
Loaned to officers and directors	25,250.00
Loaned to stockholders not officers	10,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 16,650.00
Premiums received	231.90

FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

UNITED STATES BRANCH OF THE ATLAS ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated, 1808. Commenced Business in United States, 1886.

United States Manager, FRANK LOCK.

Head Office in United States, 49 Wall Street, New York City.

Statutory Deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 1,283,145.49

INCOME.

	Fire.	
Gross premiums	$ 1,768,493.31	
Deduct re-insurance, rebate, abatement and return premiums	390,263.75	
Total premiums		1,378,229.56
Interest on bonds and dividends on stocks	$ 45,419.57	
Interest from all other sources	703.65	
Total interest		46,123.22
Received from Home Office		555,779.29
Total income		$ 1,980,132.07
Aggregate last balance and income		$ 3,263,277.56

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 737,893.76	
Deduct salvage and re-insurance	72,911.80	
Net amount paid for losses		664,981.96
Remitted to Home Office		309,170.47
Commissions or brokerage		282,555.39
Salaries, fees and all other charges of officers, agents and other employees		81,041.16
All other taxes, licenses and Insurance Department fees		32,023.32
Rents		7,504.58
Local board assessments		18,497.51
Advertising		4,977.35
Postage, telegrams and express charges		10,663.18
Traveling expenses		22,398.94
Office and sundry expenses		22,890.88
Total disbursements during the year		$ 1,456,704.74
Balance December 31, 1904		$ 1,806,572.82

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,387,636.25	
Cash in company's office	1,585.75	
Cash deposited in banks	159,285.45	
Agents' balances, representing business written subsequent to October 1, 1904	231,479.58	
Agents' balances, representing business written prior to October 1, 1904	857.60	
Due from Manchester Insurance Company	24,611.15	
Due from King's County Fire Insurance Company	250.00	
Due from sundry debtors	867.04	
Total ledger assets		$ 1,806,572.82

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	12,458.31
Gross assets	$ 1,819,031.13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 857.60	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks	15,468.75	
National bank, Illinois	693.21	
Total		$ 17,019.56
Total admitted assets		$ 1,802,011.57

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 12,777.73	
Gross claims for losses in process of adjustment	105,447.50	
Gross claims for losses resisted	3,149.07	
Total	$ 121,374.30	
Deduct re-insurance due or accrued	9,479.36	
Net amount of unpaid losses and claims		$ 111,894.94
Unearned premiums on fire risks, running one year or less	$ 476,666.82	
Unearned premiums on fire risks, running more than one year	421,642.26	
Total unearned premiums		898,309.08
Re-insurance premiums		4,429.28
Total liabilities, except capital		$ 1,014,633.30
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	587,378.27	
Surplus as regards policy-holders		787,378.27
Total liabilities		$ 1,802,011.57

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 110,411,091.00	$ 1,368,063.80
Written or renewed during the year	142,753,612.00	1,768,493.31
Total	$ 253,164,703.00	$ 3,136,557.11
Deduct those expired and marked off as terminated	96,486,076.00	1,319,077.70
In force at end of the year 1904	$ 156,678,627.00	$ 1,817,479.41
Deduct amount re-insured	11,174,921.00	126,199.53
Net amount in force December 31, 1904	$ 145,503,706.00	$ 1,691,279.88

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 78,229,478.00	$ 953,333.64	$ 476,666.82
In 1903	2 years	One-fourth	287,364.00	1,956.36	489.10
In 1904	2 years	Three-fourths	748,294.00	6,160.45	4,620.32
In 1902	3 years	One-sixth	10,180,351.00	118,447.78	19,741.29
In 1903	3 years	One-half	19,518,752.00	187,786.73	93,893.37
In 1904	3 years	Five-sixths	20,277,769.00	227,397.10	189,497.59
In 1901	4 years	One-eighth	196,325.00	1,769.20	221.14
In 1902	4 years	Three-eighths	239,450.00	1,716.99	643.87
In 1903	4 years	Five-eighths	266,569.00	2,465.05	1,540.63
In 1904	4 years	Seven-eighths	444,965.00	4,035.43	3,530.98
In 1900	5 years	One-tenth	2,341,056.00	28,359.52	2,835.94
In 1901	5 years	Three-tenths	2,025,698.00	24,716.23	7,414.87
In 1902	5 years	One-half	3,257,177.00	38,709.59	19,354.79
In 1903	5 years	Seven-tenths	2,999,980.00	35,384.25	24,768.97
In 1904	5 years	Nine-tenths	4,484,478.00	58,981.56	53,083.40
Over 5 years		Pro rata	6,000.00	60.00	6.00
Total			$ 145,503,706.00	$ 1,691,279.88	$ 898,309.08

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 708,896.85
Largest amount written on any one risk	120,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 227,530.00
Premiums received	4,915.49

UNITED STATES BRANCH OF THE BRITISH-AMERICAN ASSURANCE COMPANY, TORONTO, CANADA.

Incorporated February 13, 1833. Commenced Business June 19, 1835.

GEORGE A. COX, President. P. H. SIMS, Secretary.

Home Office, 18-20 Front Street, East, Toronto, Canada.

Statutory Deposit, $200,000.00.

Amount of ledger assets December 31, 1903	$ 1,442,529.05

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 1,690,907.73	$ 262,279.65	
Deduct re-insurance, rebates, abatement and return premiums	404,508.37	36,650.03	
	$ 1,286,399.36	$ 225,629.62	
Total premiums			$ 1,512,028.98
Interest on bonds and dividends on stocks			38,948.35
Received from Home Office			24,604.79
Total income			$ 1,575,582.12
Aggregate last balance and income			$ 3,018,111.17

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 995,277.22	$ 205,289.34	
Deduct salvage and re-insurance	103,169.13	34,418.06	
	$ 892,108.09	$ 170,871.28	
Net amount paid for losses			1,062,979.37
Commissions or brokerage			283,314.18
Salaries, fees and all other charges of officers, agents and other employees			66,315.65
All other taxes, licenses and Insurance Department fees			47,136.80
Adjustment expenses			11,205.23
Loss on sales or maturity—ledger assets			3,631.25
Advertising, printing and stationery			11,584.26
Board and patrol			27,086.80
Exchange legal expenses, maps and office expenses			14,482.16
Postage, telegraph, express and traveling expenses			13,198.38
All other disbursements			36,512.89
Total disbursements during the year			$ 1,577,446.97
Balance December 31, 1904			$ 1,440,664.20

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,230,627.56	
Cash deposited in banks	82,822.91	
Agents' balances, representing business written subsequent to October 1, 1904	126,455.12	
Agents' balances, representing business written prior to October 1, 1904	758.61	
Total ledger assets		$ 1,440,664.20

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	10,308.70
Gross assets	$ 1,450,972.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 758.61	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	21,603.54	
Total		22,362.15
Total admitted assets		$ 1,428,610.75

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 18,616.72	
Gross claims for losses in process of adjustment	68,113.81	
Gross claims for losses resisted	7,997.23	
Net amount of unpaid losses and claims		$ 94,727.76
Unearned premiums on fire risks, running one year or less	$ 503,697.82	
Unearned premiums on fire risks, running more than one year	387,095.33	
Unearned premiums on inland navigation risks	39,793.17	
Unearned premiums on unexpired marine risks	3,176.01	
Total unearned premiums		933,762.33
Total liabilities, except capital		$ 1,028,490.09
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	200,120.66	
Surplus as regards policy-holders		400,120.66
Total liabilities		$ 1,428,610.75

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 127,464,930.00	$ 1,669,631.52
Written or renewed during the year	130,407,244.00	1,690,907.73
Total	$ 257,872,174.00	$ 3,360,539.25
Deduct those expired and marked off as terminated	114,847,974.00	1,535,006.16
In force at end of the year 1904	$ 143,024,200.00	$ 1,825,533.09
Deduct amount re-insured	8,925,353.00	101,272.91
Net amount in force December 31, 1904	$ 134,098,847.00	$ 1,724,260.18

	Marine and Inland.	*Premiums.*
In force on the 31st day of December, 1903	$ 3,436,908.00	$ 82,828.06
Written or renewed during the year	31,375,550.00	262,279.65
Total	$ 34,812,458.00	$ 345,107.71
Deduct those expired and marked off as terminated	32,075,206.00	262,345.36
In force at the end of the year	$ 2,737,252.00	$ 82,762.35
Net amount in force December 31, 1904	$ 2,737,252.00	$ 82,762.35

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 73,025,503.00	$ 1,007,395.64	$ 503,697.82
In 1902	3 years	One-sixth	13,255,058.00	151,388.41	25,231.40
In 1903	3 years	One-half	15,408,401.00	169,105.61	84,552.80
In 1904	3 years	Five-sixths	18,703,090.00	208,685.88	173,904.90
In 1900	5 years	One-tenth	2,186,181.00	27,631.42	2,763.14
In 1901	5 years	Three-tenths	2,570,828.00	33,792.67	10,137.80
In 1902	5 years	One-half	2,611,244.00	35,539.99	17,769.99
In 1903	5 years	Seven-tenths	2,986,788.00	44,566.01	31,196.21
In 1904	5 years	Nine-tenths	3,351,664.00	46,154.55	41,539.09
Total			$ 134,098,847.00	$ 1,724,260.18	$ 890,793.15

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 886,917.22
Losses incurred during 1904—inland marine	130,516.24
Losses incurred during 1904—ocean marine	39,487.53
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	54,400.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 737,852.00
Premiums received	16,355.47
Losses paid	8,792.21
Losses incurred	9,699.42

UNITED STATES BRANCH OF THE COLOGNE RE-INSURANCE COMPANY OF COLOGNE, GERMANY.

Incorporated April, 1846. Commenced Business in United States 1898.

EDWIN M. CRAGIN, United States Manager.

Head Office in U. S., 58 Liberty Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 742,629.08

INCOME.

	Fire.	
Gross premiums	$ 707,070.09	
Deduct re-insurance, rebate, abatement and return premiums	151,686.76	
Total premiums		555,383.33
Interest on bonds	$ 22,520.00	
Interest from all other sources	66.12	
Total interest		22,586.12
Total income		$ 577,969.45
Aggregate last balance and income		$ 1,320,598.53

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 262,186.59	
Deduct salvage and re-insurance	71.40	
Net amount paid for losses		$ 262,115.19
Remitted to Home office		85,329.42
Commissions or brokerage		159,033.88
All other taxes, licenses and Insurance Department fees		7,174.78
Miscellaneous expenses		45.00
Total disbursements during the year		$ 513,698.27
Balance December 31, 1904		$ 806,900.26

LEDGER ASSETS.

Book value of bonds	$ 635,320.84	
Cash deposited in banks	25,302.74	
Agents' balances, representing business written subsequent to October 1, 1904	133,582.73	
Agents' balances, representing business written prior to October 1, 1904	12,693.95	
Total ledger assets		$ 806,900.26

NON-LEDGER ASSETS.

Interest accrued on bonds	6,270.00
Gross assets	$ 813,170.26

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 12,693.95	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	4,245.84	
Total		16,939.79
Total admitted assets		$ 796,230.47

LIABILITIES.

Gross claims for losses in process of adjustment	$ 60,263.00	
Net amount of unpaid losses and claims		$ 60,263.00
Unearned premiums on fire risks, running one year or less	$ 198,021.80	
Unearned premiums on fire risks, running more than one year	221,467.83	
Total unearned premiums		419,489.63
Commissions due agents and brokers		40,130.72
Total liabilities, except capital		$ 519,883.35
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	76,347.12	
Surplus as regards policy-holders		276,347.12
Total liabilities		$ 796,230.47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 83,196,052.00	$ 765,095.65
Written or renewed during the year	75,838,532.00	707,070.09
Total	$ 159,034,584.00	$ 1,472,165.74
Deduct those expired and marked off as terminated	71,468,951.00	671,896.85
In force December 31, 1904	$ 87,565,633.00	$ 800,268.89
Net amount in force December 31, 1904	$ 87,565,633.00	$ 800,268.89

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 39,712,406.00	$ 396,043.59	$ 198,021.80
In 1903	2 years	One-fourth	1,801,900.00	14,981.78	3,745.45
In 1904	2 years	Three-fourths	1,767,615.00	14,310.43	10,732.82
In 1902	3 years	One-sixth	10,991,514.00	82,744.63	13,790.77
In 1903	3 years	One-half	11,492,785.00	88,279.60	44,139.80
In 1904	3 years	Five-sixths	14,829,432.00	123,138.25	102,615.21
In 1901	4 years	One-eighth	399,417.00	3,537.50	442.19
In 1902	4 years	Three-eighths	265,773.00	2,156.28	808.61
In 1903	4 years	Five-eighths	460,745.00	4,199.59	2,624.75
In 1904	4 years	Seven-eighths	773,886.00	6,397.11	5,597.47
In 1900	5 years	One-tenth	673,415.00	9,113.59	911.36
In 1901	5 years	Three-tenths	861,692.00	10,475.19	3,142.56
In 1902	5 years	One-half	959,466.00	11,898.94	5,949.47
In 1903	5 years	Seven-tenths	1,147,535.00	13,628.98	9,540.28
In 1904	5 years	Nine-tenths	1,428,052.00	19,363.43	17,427.09
Total			$ 87,565,633.00	$ 800,268.89	$ 419,489.63

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 293,980.19
Largest amount written on any one risk	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 739,249.00
Premiums received	10,266.28
Losses paid	3,218.15
Losses incurred	3,167.15
Losses now unpaid	71.00

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) LONDON, ENGLAND.

Incorporated September 28, 1861. Commenced Business in United States January, 1871.

United States Manager, A. H. WRAY.

Head Office in United States, Corner Pine and William Streets, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903			$ 4,084,754.38

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 6,011,800.87	$ 225,942.21	
Deduct re-insurance, rebate, abatement and return premiums	1,515,522.59	48,357.30	
	$ 4,496,278.28	$ 177,584.91	
Total premiums			4,673,863.19
Deposit premiums received on perpetual risks			1,284.69
Interest on mortgage loans		$ 4,964.20	
Interest on bonds and dividends on stocks		46,286.15	
Interest from all other sources		3,299.48	
Rents from company's property		63,259.36	
Total interest and rents			117,809.19
Profit on sale or maturity of ledger assets			486.25
Received from home office			335,497.99
Total income			$ 5,128,941.31
Aggregate last balance and income			$ 9,213,695.69

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 2,583,719.86	$ 123,761.05	
Deduct salvage and re-insurance	258,358.04	40,496.70	
	$ 2,325,361.82	$ 83,264.35	
Net amount paid for losses			2,408,626.17
Commissions or brokerage			1,264,705.52
Salaries, fees and all other charges of officers, agents and other employees			159,559.12
Taxes on real estate			12,653.82
All other taxes, licenses and Insurance Department fees			82,024.15
Repairs and expenses on real estate			27,145.71
Rents			18,095.81
National and local boards			45,856.48
Advertising, printing, stationery, etc.			26,140.87
Travel and surveys			34,914.70
Postage, telegrams, express and exchange			21,030.00
Miscellaneous			33,620.03
Total disbursements during the year			$ 4,134,072.38
Balance December 31, 1904			$ 5,079,323.31

LEDGER ASSETS.

Book value of real estate	$ 782,309.81	
Mortgage loans on real estate	115,000.00	
Book value of bonds and stocks	2,798,516.55	
Cash in company's office	11,393.75	
Cash deposited in banks	674,635.96	
Agents' balances, representing business written subsequent to October 1, 1904	666,594.80	
Agents' balances, representing business written prior to October 1, 1904	10,842.54	
Bills receivable, not matured, taken for marine and inland risks	7,311.32	
Bills receivable, taken for fire risks	2,258.10	
Re-insurance on paid losses	10,460.48	
Total ledger assets		$ 5,079,323.31

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,652.50	
Rents accrued on company's property or lease	10,774.22	
Total		12,426.72
Market value of real estate over book value		105,838.88
Market value of bonds and stocks over book value		139,083.45
Gross assets		$ 5,336,672.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 10,842.54	
Bills receivable, past due, taken for fire risks	1,898.36	
Re-insurance on paid losses in unauthorized companies	2,188.36	
Total		14,929.26
Total admitted assets		$ 5,321,743.10

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 62,604.51	
Gross claims for losses in process of adjustment	347,254.50	
Gross claims for losses resisted	31,100.00	
Total	$ 440,959.01	
Deduct re-insurance due or accrued	40,730.34	
Net amount of unpaid losses and claims		$ 400,228.67
Unearned premiums on fire risks, running one year or less	$ 1,349,725.84	
Unearned premiums on fire risks, running more than one year	1,723,520.72	
Unearned premiums on inland navigation risks	30,411.10	
Unearned premiums on unexpired marine risks	36,031.39	
Total unearned premiums		3,139,689.05
Amount reclaimable on perpetual fire risks		107,191.95
Commissions due agents and brokers		91,317.32
Return and re-insurance premiums		54,130.92
Total liabilities, except capital		$ 3,792,557.91
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,329,185.19	
Surplus as regards policy-holders		1,529,185.19
Total liabilities		$ 5,321,743.10

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 432,639,518.00	$ 4,801,438.41
Written or renewed during the year	714,224,309.00	6,011,800.87
Total	$ 1,146,863,818.00	$ 10,813,239.28
Deduct expirations and cancellations	475,938,883.00	4,024,226.62
In force at the end of the year 1904	$ 670,924,935.00	$ 6,789,012.66
Deduct amount re-insured	69,570,363.00	629,944.18
Net amount in force December 31, 1904	$ 601,354,572.00	$ 6,159,068.48

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 5,062,564.00	$ 112,537.21
Written or renewed during the year	137,479,422.00	225,942.21
Total	$ 142,541,986.00	$ 338,479.42
Deduct expirations and cancellations	137,021,511.00	233,233.83
In force December 31, 1904	$ 5,520,475.00	$ 105,245.59
Deduct amount re-insured	449,173.00	8,392.00
Net amount in force December 31, 1904	$ 5,071,302.00	$ 96,853.59

PERPETUAL BUSINESS.

	Amount of Risks.	*Total Deposits.*	*Interest Premium.*
Perpetual risks in force on the 31st day of December of the previous year	$ 5,545,545.95	$ 117,264.59	$ 3,139.56
Perpetual risks written during the year	250,230.00	5,098.85	
Total	$ 5,795,775.95	$ 122,363.44	
Deduct those marked off as terminated	195,616.17	3,261.27	
Net amount in force December 31, 1904	$ 5,600,159.78	$ 119,102.17	
Losses incurred on perpetual risks during year	$2,482.02		
Losses paid on perpetual risks during year	2,482.02		

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 212,287,889.00	$ 2,699,451.68	$ 1,349,725.84
In 1903	2 years	One-fourth	2,322,873.00	17,900.18	4,475.04
In 1904	2 years	Three-fourths	1,990,785.00	19,853.45	14,890.09
In 1902	3 years	One-sixth	102,641,482.00	784,986.62	130,831.10
In 1903	3 years	One-half	103,396,620.00	879,504.42	439,752.21
In 1904	3 years	Five-sixths	84,463,224.00	728,508.31	607,090.26
In 1901	4 years	One-eighth	1,711,704.00	16,680.14	2,085.02
In 1902	4 years	Three-eighths	1,335,645.00	11,161.59	4,185.60
In 1903	4 years	Five-eighths	1,419,653.00	12,810.42	8,006.51
In 1904	4 years	Seven-eighths	1,213,177.00	10,062.07	8,804.31
In 1900	5 years	One-tenth	16,580,045.00	170,050.96	17,005.09
In 1901	5 years	Three-tenths	17,052,911.00	190,898.33	57,269.49
In 1902	5 years	One-half	17,513,865.00	198,306.71	99,153.35
In 1903	5 years	Seven-tenths	20,026,907.00	220,844.15	154,590.91
In 1904	5 years	Nine-tenths	16,097,518.00	189,772.92	170,795.03
Over five years		Pro rata	1,300,274.00	8,276.53	4,586.11
Total			$ 601,354,572.00	$ 6,159,068.48	$ 3,073,246.56
Perpetual risks			$ 5,600,160.00	$ 119,102.17	$ 107,191.95
Grand total			$ 606,954,732.00	$ 6,278,170.65	$ 3,180,438.51

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,363,639.82
Losses incurred during 1904—inland marine	46,849.82
Losses incurred during 1904—ocean marine	45,074.38
Largest amount written on any one risk	75,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 4,666,098.00
Premiums received	25,137.99
Losses paid	6,629.66
Losses incurred	5,757.42

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY, EDINBURGH, SCOTLAND.

Incorporated 1805. Commenced Business in United States 1890.

United States Manager, CHAS. H. POST.

Head Office in United States, 50 and 52 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903	$ 1,723,324.83

INCOME.

	Fire.	
Gross premiums	$ 1,782,206.52	
Deduct re-insurance, rebate, abatement and return premiums	470,467.08	
Total premiums		1,311,739.44
Interest on bonds and dividends on stocks	$ 45,811.15	
Rents from company's property	45,003.28	
Total interest and rents		90,814.43
Total income		$ 1,402,553.87
Aggregate last balance and income		$ 3,125,878.69

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 923,593.09	
Deduct salvage and re-insurance	108,236.47	
Net amount paid for losses		$ 815,356.62
Remitted to home office		20,727.00
Commissions or brokerage		299,056.43
Salaries, fees and all other charges of officers, agents and other employees		81,405.32
Taxes on real estate		4,871.08
All other taxes, licenses and Insurance Department fees		31,216.36
Repairs and expenses on real estate		17,153.39
Rents		7,594.93
Bad accounts		487.73
Traveling, etc.		10,615.99
Stationery, printing, maps, furniture, etc.		15,996.55
Postage, telegrams and express		11,490.83
Advertising, office expenses and miscellaneous		19,368.12
Total disbursements during the year		$ 1,335,340.55
Balance December 31, 1904		$ 1,790,538.34

LEDGER ASSETS.

Book value of real estate	$ 434,555.66	
Book value of bonds and stocks	1,008,052.67	
Cash in company's office	2,908.08	
Cash deposited in banks	147,203.35	
Agents' balances, representing business written subsequent to October 1, 1904	187,612.93	
Agents' balances, representing business written prior to October 1, 1904	3,419.00	
Bills receivable, taken for fire risks	366.11	
Re-insurance on losses paid	1,057.03	
Due from other companies, etc.	5,363.51	
Total ledger assets		$ 1,790,538.34

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	10,795.82
Market value of bonds and stocks over book value	16,197.33
Commissions on re-insurance premiums unpaid	8,505.23
Gross assets	$ 1,826,036.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	3,419.00
Total admitted assets	$ 1,822,617.72

LIABILITIES.

Gross losses adjusted and unpaid	$ 51,787.33	
Gross claims for losses in process of adjustment	69,944.01	
Gross claims for losses resisted	6,005.97	
Total	$ 127,737.31	
Deduct re-insurance due or accrued	14,288.82	
Net amount of unpaid losses and claims		$ 113,448.49
Unearned premiums on fire risks, running one year or less	$ 454,173.17	
Unearned premiums on fire risks, running more than one year	541,387.97	
Total unearned premiums		995,561.14
Re-insurance premiums		37,304.27
Contingent liability		10,000.00
Total liabilities, except capital		$ 1,156,313.90
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	466,303.82	
Surplus as regards policy-holders		666,303.82
Total liabilities		$ 1,822,617.72

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 185,921,643.00	$ 1,960,659.13
Written or renewed during the year	154,551,050.00	1,782,206.52
Total	$ 340,472,693.00	$ 3,742,865.65
Deduct those expired and marked off as terminated	139,010,080.00	1,545,551.27
In force at end of the year 1904	$ 201,462,613.00	$ 2,197,314.38
Deduct amount re-insured	26,240,544.00	306,177.64
Net amount in force December 31, 1904	$ 175,222,069.00	$ 1,891,136.74

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 72,999,679.00	$ 908,346.37	$ 454,173.17
In 1903	2 years	One-fourth	712,445.00	7,575.31	1,893.82
In 1904	2 years	Three-fourths	1,156,151.00	12,597.29	9,448.02
In 1902	3 years	One-sixth	22,628,352.00	189,329.09	31,554.84
In 1903	3 years	One-half	23,432,015.00	199,821.65	99,910.81
In 1904	3 years	Five-sixths	30,047,663.00	283,107.15	235,922.59
In 1901	4 years	One-eighth	658,895.00	6,122.65	765.32
In 1902	4 years	Three-eighths	296,606.00	3,717.34	1,394.00
In 1903	4 years	Five-eighths	577,659.00	5,924.21	3,702.63
In 1904	4 years	Seven-eighths	791,840.00	9,665.06	8,456.89
In 1900	5 years	One-tenth	3,299,706.00	39,677.65	3,967.76
In 1901	5 years	Three-tenths	3,691,856.00	43,636.40	13,090.91
In 1902	5 years	One-half	4,389,265.00	52,250.06	26,125.03
In 1903	5 years	Seven-tenths	4,580,855.00	56,372.46	39,460.71
In 1904	5 years	Nine-tenths	5,958,782.00	72,994.05	65,694.64
Total			$ 175,222,069.00	$ 1,891,136.74	$ 995,561.14

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 318,543.45
Largest amount written on any one risk	100,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 448,934.00
Premiums received	8,954.61
Losses paid	1,612.71
Losses incurred	2,254.04
Losses now unpaid	580.32

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Incorporated 1854. Commenced Business in United States 1858.

United States Manager, F. O. AFFELD.

Head Office in United States, 19 Liberty Street, New York City.

Statutory deposit, $205,000.00.

Amount of ledger assets December 31, 1903		$ 1,779,490.97

INCOME.

	Fire.	
Gross premiums	$ 2,203,423.03	
Deduct re-insurance, rebate, abatement and return premiums	396,655.28	
Total premiums		1,806,767.75
Interest on collateral loans	383.56	
Interest on bonds and dividends on stocks	59,401.25	
Interest from all other sources	4,063.37	
Total interest		63,848.18
Profit on sale or maturity of ledger assets		2,515.64
Received from home office		105,045.00
Total income		$ 1,978,176.57
Aggregate last balance and income		$ 3,757,667.54

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,091,158.89	
Deduct salvage and re-insurance	61,875.19	
Net amount paid for losses		1,029,283.70
Remitted to home office		128,160.01
Commissions or brokerage		378,701.51
Salaries, fees and all other charges of officers, agents and other employees		142,879.48
All other taxes, licenses and Insurance Department fees		45,246.95
Rents		13,878.01
Loss on sales or maturity—ledger assets		8,329.16
Advertising, printing and stationery		15,551.49
Board and patrol expenses		30,792.28
Postage		14,865.84
Traveling expenses		17,243.74
Sundry expenses		18,481.50
Total disbursements during the year		$ 1,843,413.67
Balance December 31, 1904		$ 1,914,253.87

LEDGER ASSETS.

Book value of bonds	$ 1,641,144.92	
Cash deposited in banks	139,045.91	
Agents' balances, representing business written subsequent to October 1, 1904	132,633.95	
Agents' balances, representing business written prior to October 1, 1904,	1,429.09	
Total ledger assets		$ 1,914,253.87

NON-LEDGER ASSETS.

Interest accrued on bonds	21,773.33
Market value of bonds over book value	74,340.50
Gross assets	$ 2,010,367.70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, 1904	$ 1,429.09
Total admitted assets	$ 2,008,938.61

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 6,810.00	
Gross claims for losses in process of adjustment	91,860.00	
Gross claims for losses resisted	123,175.00	
Net amount of unpaid losses and claims		$ 221,845.00
Unearned premiums on fire risks, running one year or less	$ 674,939.24	
Unearned premiums on fire risks, running more than one year	708,398.32	
Total unearned premiums		1,383,337.56
Commissions due agents and brokers		203.62
Total liabilities, except capital		$ 1,605,386.18
Statutory deposit	$ 205,000.00	
Surplus over all liabilities	198,552.43	
Surplus as regards policy-holders		403,552.43
Total liabilities		$ 2,008,938.61

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 204,735,543.00	$ 2,628,242.53
Written or renewed during the year	171,689,609.00	2,203,423.03
Total	$ 376,425,152.00	$ 4,831,665.56
Deduct those expired and marked off as terminated	153,956,145.00	2,063,588.59
In force at end of the year 1904	$ 222,469,007.00	$ 2,768,076.97
Deduct amount re-insured	7,163,517.00	79,561.77
Net amount in force December 31, 1904	$ 215,305,490.00	$ 2,688,515.20

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 95,882,114.00	$ 1,349,878.47	$ 674,939.24
In 1903	2 years	One-fourth	256,340.00	2,178.39	544.60
In 1904	2 years	Three-fourths	303,446.00	2,280.03	1,710.02
In 1902	3 years	One-sixth	25,400,609.00	285,097.04	47,516.17
In 1903	3 years	One-half	28,442,073.00	313,820.07	156,910.04
In 1904	3 years	Five-sixths	37,579,836.00	392,214.04	326,845.03
In 1901	4 years	One-eighth	592,343.00	5,190.18	648.77
In 1902	4 years	Three-eighths	582,773.00	4,634.19	1,737.82
In 1903	4 years	Five-eighths	428,338.00	3,759.14	2,349.46
In 1904	4 years	Seven-eighths	433,549.00	3,811.56	3,335.12
In 1900	5 years	One-tenth	5,293,211.00	63,644.35	6,364.44
In 1901	5 years	Three-tenths	5,274,470.00	62,176.42	18,652.93
In 1902	5 years	One-half	4,511,728.00	62,574.78	31,287.39
In 1903	5 years	Seven-tenths	5,005,920.00	65,171.78	45,620.25
In 1904	5 years	Nine-tenths	5,318,740.00	72,084.76	64,876.28
Total			$ 215,305,490.00	$ 2,688,515.20	$ 1,383,337.56

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,146,528.70
Largest amount written on any one risk	30,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,725,485.00
Premiums received	35,244.47
Losses paid	21,468.68
Losses incurred	17,193.68
Losses now unpaid	1,505.00

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Organized 1836. Commenced Business in United States 1848.

United States Manager, HENRY W. EATON.

Head Office in United States, 45 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 11,918,625.59

INCOME.

	Fire.	
Gross premiums	$11,066,339.58	
Deduct re-insurance, rebate, abatement and return premiums	4,092,171.28	
Total premiums		6,974,168.30
Deposit premiums received on perpetual risks		9,154.11
Interest on mortgage loans	$ 160,739.78	
Interest on bonds and dividends on stocks	140,250.00	
Interest from all other sources	14,136.18	
Rents from company's property	97,974.27	
Total interest and rents		413,100.23
Received from home office		417,901.45
Life income		1,391.36
Total income		$ 7,815,715.45
Aggregate last balance and income		$ 19,734,341.04

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 6,761,450.50	
Deduct salvage and re-insurance	1,833,192.23	
Net amount paid for losses		4,928,258.27
Deposit premiums returned		15,838.74
Remitted to home office		485,288.50
Commissions or brokerage		1,332,859.66
Salaries, fees and all other charges of officers, agents and other employees		390,980.67
Taxes on real estate		31,637.17
All other taxes, licenses and Insurance Department fees		193,393.76
Life expenditures		60.13
Rents		58,710.20
Loss on sales or maturity—ledger assets		13,843.27

Advertising, printing and stationery		$ 69,853.38
Legal expenses and office furniture		7,421.96
Fire departments and Boards of Underwriters		93,274.38
Surveys and traveling expenses		127,416.62
All other disbursements		82,088.50
Total disbursements during the year		$ 7,830,925.21
Balance December 31, 1904		$ 11,903,415.83

LEDGER ASSETS.

Book value of real estate	$ 1,849,576.31	
Mortgage loans on real estate	3,318,450.00	
Book value of bonds and stocks	4,062,532.82	
Cash in company's office	4,027.70	
Cash deposited in banks	1,331,736.72	
Agents' balances, representing business written subsequent to October 1, 1904	1,315,120.00	
Agents' balances, representing business written prior to October 1, 1904	21,972.28	
Total ledger assets		$ 11,903,415.83

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 38,185.87	
Interest accrued on other assets	188.90	
Rents due and accrued on company's property or lease	10,140.80	
Total		48,515.57
Market value of real estate over book value		7,673.38
Market value of bonds and stocks over book value		169,758.43
Perpetual policy premiums		7.50
Gross assets		$ 12,129,370.71

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	21,972.28
Total admitted assets	$ 12,107,398.43

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 623.10	
Gross claims for losses in process of adjustment	1,014,450.18	
Gross claims for losses resisted	87,790.00	
Total	$ 1,102,863.28	
Deduct re-insurance due or accrued	486,670.06	
Net amount of unpaid losses and claims		$ 616,193.22
Unearned premiums on fire risks, running one year or less	$ 2,642,779.38	
Unearned premiums on fire risks, running more than one year	3,124,895.88	
Total unearned premiums		5,767,675.26
Amount reclaimable on perpetual fire risks		269,754.66
Net premium reserve and all other liabilities except capital under the life insurance department		59,720.76
Return and re-insurance premiums		305,162.57
Reserve for liabilities, contingent but not apparent		20,000.00
Total liabilities, except capital		$ 7,038,506.47
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	4,868,891.96	
Surplus as regards policy-holders		5,068,891.96
Total liabilities		$ 12,107,398.43

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 1,201,493,564.00	$ 12,497,665.53
Written or renewed during the year	1,016,406,051.00	11,066,077.58
Total	$ 2,217,899,615.00	$ 23,563,743.11
Deduct those expired and marked off as terminated	935,239,094.00	10,295,682.17
In force at the end of the year 1904	$ 1,282,660,521.00	$ 13,268,060.94
Deduct amount re-insured	256,713,488.00	2,209,925.13
Net amount in force December 31, 1904	$ 1,025,947,033.00	$ 11,058,135.81

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 418,819,377.00	$ 5,285,558.76	$ 2,642,779.38
In 1903	2 years	One-fourth	1,105,536.00	11,941.20	2,985.30
In 1904	2 years	Three-fourths	2,814,358.00	17,290.74	12,968.06
In 1902	3 years	One-sixth	136,324,262.00	1,104,846.72	184,141.12
In 1903	3 years	One-half	147,853,249.00	1,256,963.42	628,481.71
In 1904	3 years	Five-sixths	161,280,323.00	1,581,698.15	1,318,081.78
In 1901	4 years	One-eighth	1,332,281.00	9,545.28	1,193.16
In 1902	4 years	Three-eighths	1,682,000.00	12,824.25	4,809.09
In 1903	4 years	Five-eighths	2,019,132.00	13,555.59	8,472.25
In 1904	4 years	Seven-eighths	1,808,608.00	21,388.66	18,715.08
In 1900	5 years	One-tenth	24,694,781.00	285,411.04	28,541.10
In 1901	5 years	Three-tenths	30,213,882.00	299,203.94	89,761.17
In 1902	5 years	One-half	29,878,942.00	352,514.11	176,257.05
In 1903	5 years	Seven-tenths	32,366,874.00	368,243.69	257,770.52
In 1904	5 years	Nine-tenths	33,574,008.00	435,507.19	391,956.48
Over 5 years		Pro rata	179,420.00	1,643.07	762.01
Totals			$ 1,025,947,033.00	$11,058,135.81	$ 5,767,675.26
Perpetual risks			9,013,712.00	283,952.27	269,754.66
Grand total			$1,034,960,745.00	$11,342,088.08	$ 6,037,429.92

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 4,793,240.85
Largest amount written on any one risk	400,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 5,144,727.00
Premiums received	78,465.70
Losses paid	32,521.29
Losses incurred	33,560.29

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1872.

United States Manager, CHARLES L. CASE.

Head Office in United States, 44 Pine Street, New York City.

Statutory deposit, $610,000.00.

Amount of ledger assets December 31, 1903			$ 2,766,860.27

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 2,071,346.20	$ 881,181.80	
Deduct re-insurance, rebate, abatement and return premiums	503,941.20	543,548.79	
	$ 1,567,405.00	$ 337,633.01	
Total premiums			1,905,038.01
Interest on bonds		$ 88,828.09	
Interest from all other sources		8,144.33	
Total interest			96,972.42
Received from home office			152,428.91
Total income			$ 2,154,439.34
Aggregate last balance and income			$ 4,921,299.61

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 974,340.74	$ 323,524.98	
Deduct salvage and re-insurance	96,172.59	195,544.79	
	$ 878,168.15	$ 127,980.19	
Net amount paid for losses			1,006,148.34
Remitted to home office			402,604.73
Commissions or brokerage			379,573.67
Salaries, fees and all other charges of officers, agents and other employees			122,634.42
All other taxes, licenses and Insurance Department fees			49,279.30
Rents			15,148.07
Advertising, printing and stationery			11,717.64
Postage, telegrams and express			13,622.90
Traveling			22,092.55
Maps and furniture			5,830.48
Miscellaneous			30,023.04
Total disbursements during the year			$ 2,058,675.14
Balance December 31, 1904			$ 2,862,624.47

LEDGER ASSETS.

Book value of bonds	$ 2,329,351.13	
Cash in company's office	1,624.79	
Cash deposited in banks	223,429.89	
Agents' balances, representing business written subsequent to October 1, 1904	295,350.93	
Agents' balances, representing business written prior to October 1, 1904	12,867.73	
Total ledger assets		$ 2,862,624.47

NON-LEDGER ASSETS.

Interest accrued on bonds		$ 5,783.34
Market value of bonds over book value		2,609.50
Re-insurance on losses paid		267.07
Gross assets		$ 2,871,284.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904		12,867.73
Total admitted assets		$ 2,858,416.65

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 26,846.78	
Gross claims for losses in process of adjustment	180,595.82	
Gross claims for losses resisted	11,402.00	
Total	$ 218,844.60	
Deduct re-insurance due or accrued	31,859.16	
Net amount of unpaid losses and claims		$ 186,985.44
Unearned premiums on fire risks, running one year or less	$ 536,679.82	
Unearned premiums on fire risks, running more than one year	728,189.10	
Unearned premiums on inland navigation risks	8,881.22	
Unearned premiums on unexpired marine risks	32,293.68	
Total unearned premiums		1,306,043.82
Commissions due agents and brokers		23,162.70
Salaries, rents, etc., due and accrued		7,923.34
Return and re-insurance premiums		31,936.28
Total liabilites, except capital		$ 1,556,051.58
Statutory deposit	$ 610,000.00	
Surplus over all liabilities	692,365.07	
Surplus as regards policy-holders		1,302,365.07
Total liabilities		$ 2,858,416.65

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 225,024,698.00	$ 2,501,010.97
Written or renewed during the year	177,841,484.00	2,071,346.20
Total	$ 402,866,182.00	$ 4,572,357.17
Deduct those expired and marked off as terminated	160,295,998.00	1,865,189.61
In force at end of the year 1904	$ 242,570,184.00	$ 2,707,167.56
Deduct amount re-insured	27,278,977.00	274,653.46
Net amount in force December 31, 1904	$ 215,291,207.00	$ 2,432,514.10

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 14,376,269.00	$ 124,759.66
Written or renewed during the year	186,527,292.00	881,181.80
Total	$ 200,903,561.00	$ 1,005,941.46
Deduct those expired and marked off as terminated	191,983,327.00	929,750.15
In force at end of the year 1904	$ 8,920,234.00	$ 76,191.31
Deduct amount re-insured	2,894,154.00	26,135.19
Net amount in force December 31, 1904	$ 6,026,080.00	$ 50,056.12

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 81,748,939.00	$ 1,073,359.64	$ 536,679.82
In 1903	2 years	One-fourth	564,093.00	5,132.25	1,283.06
In 1904	2 years	Three-fourths	618,099.00	6,454.01	4,840.51
In 1902	3 years	One-sixth	25,294,571.00	248,368.93	41,394.82
In 1903	3 years	One-half	27,987,071.00	272,111.66	136,055.83
In 1904	3 years	Five-sixths	36,833,511.00	357,565.79	297,971.49
In 1901	4 years	One-eighth	486,334.00	5,520.06	690.01
In 1902	4 years	Three-eighths	643,934.00	7,167.96	2,687.98
In 1903	4 years	Five-eighths	693,162.00	6,882.85	4,301.78
In 1904	4 years	Seven-eighths	569,735.00	5,656.44	4,949.39
In 1900	5 years	One-tenth	6,522,795.00	66,646.79	4,664.68
In 1901	5 years	Three-tenths	9,270,610.00	98,819.23	29,645.76
In 1902	5 years	One-half	7,444,172.00	86,278.22	43,139.11
In 1903	5 years	Seven-tenths	8,031,104.00	93,652.83	65,556.98
In 1904	5 years	Nine-tenths	8,583,077.00	98,897.44	89,007.70
Total			$ 215,291,207.00	$ 2,432,514.10	$ 1,264,868.92

GENERAL INTERROGATORIES.

Losses incurred during year 1904—fire	$ 891,358.15
Losses incurred during year 1904—inland marine	28,652.32
Losses incurred during year 1904—ocean marine	157,359.34
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 1,039,427.00	$ 1,603,236.00
Premiums received	21,675.95	5,044.34
Losses paid	12,059.57	2,916.41
Losses incurred	8,984.57	2,916.41
Losses now unpaid	1,124.00	

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated 1861. Commenced Business in United States 1879.

United States Manager, ARCHIBALD G. McILWAINE, JR.

Head Office in United States, 57 and 59 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,754,393.96

INCOME.

	Fire.	
Gross premiums	$ 3,130,705.89	
Deduct re-insurance, rebate, abatement and return premiums	956,978.43	
Total premiums		2,173,727.46
Interest on bonds and dividends on stocks	$ 78,297.32	
Interest from all other sources	6,425.68	
Rents from company's property	18,012.52	
Total interest and rents		102,735.52
Profit on sale or maturity of ledger assets		5,876.82
Total income		$ 2,282,339.80
Aggregate last balance and income		$ 5,036,733.76

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,533,654.20	
Deduct salvage and re-insurance	281,014.90	
Net amount paid for losses		1,252,639.30
Remitted to home office		3,326.55
Commissions or brokerage		417,917.16
Salaries, fees and all other charges of officers, agents and other employees		141,875.51
Taxes on real estate		4,721.22
All other taxes, licenses and Insurance Department fees		59,312.09
Repairs and expenses on real estate		11,301.66
Rents		22,575.54
Boards, associations, maps and surveys		39,489.14
Advertising, printing and stationery		17,564.14
Postage, telegrams, express and exchange		15,610.41
Traveling, office, agency and miscellaneous expenses		32,213.74
Total disbursements during the year		$ 2,018,546.46
Balance December 31, 1904		$ 3,018,187.30

LEDGER ASSETS.

Book value of real estate	$ 300,000.00
Book value of bonds and stocks	1,994,699.63
Cash in company's office	30,307.22
Cash deposited in banks	187,235.14
Agents' balances, representing business written subsequent to October 1, 1904	360,865.27
Agents' balances, representing business written prior to October 1, 1904,	8,017.38

Bills receivable, taken for fire risks	$ 2,138.60	
Cash in hands of United States trustee	102,500.00	
Cash in hands of special agents and others	1,760.75	
Balance due from other companies	30,663.31	
Total ledger assets		$ 3,018,187.30

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 29,056.25	
Rents due and accrued on company's property or lease	1,556.74	
Total		30,612.99
Market value of bonds and stocks over book value		35,460.45
Re-insurance due on paid losses		5,384.61
Commissions on unpaid return premiums and re-insurance		9,431.10
Gross assets		$ 3,099,076.45

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904,	$ 8,017.38	
Balance due from company	16.41	
Cash in hands of special agents and others	1,760.75	
Total		9,794.54
Total admitted assets		$ 3,089,281.91

LIABILITIES.

Gross losses adjusted and unpaid	$ 21,490.68	
Gross claims for losses in process of adjustment	150,300.03	
Gross claims for losses resisted	19,722.22	
Total	$ 191,512.93	
Deduct re-insurance due or accrued	39,809.78	
Net amount of unpaid losses and claims		$ 151,703.15
Unearned premiums on fire risks, running one year or less	$ 730,690.47	
Unearned premiums on fire risks, running more than one year	1,094,012.97	
Total unearned premiums		1,824,703.44
Return and re-insurance premiums		56,875.00
Total liabilities, except capital		$ 2,033,281.59
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	856,000.32	
Surplus as regards policy-holders		1,056,000.32
Total liabilities		$ 3,089,281.91

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 382,812,197.00	$ 3,712,581.80
Written or renewed during the year	296,972,112.00	3,130,705.89
Total	$ 679,784,309.00	$ 6,843,287.69
Deduct those expired and marked off as terminated	271,003,861.00	2,809,418.93
In force at end of the year 1904	$ 408,780,448.00	$ 4,033,868.76
Deduct amount re-insured	54,002,005.00	551,737.40
Net amount in force December 31, 1904	$ 354,778,443.00	$ 3,482,131.36

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 125,874,321.00	$ 1,461,381.04	$ 730,690.47
In 1903	2 years	One-fourth	774,879.00	6,958.80	1,739.67
In 1904	2 years	Three-fourths	1,749,077.00	15,094.67	11,320.99
In 1902	3 years	One-sixth	54,336,793.00	413,270.54	68,878.43
In 1903	3 years	One-half	53,543,580.00	430,205.67	215,102.84
In 1904	3 years	Five-sixths	69,504,316.00	591,676.02	493,063.29
In 1901	4 years	One-eighth	680,657.00	5,524.92	690.62
In 1902	4 years	Three-eighths	879,732.00	8,090.99	3,034.12
In 1903	4 years	Five-eighths	1,058,571.00	9,643.75	6,027.34
In 1904	4 years	Seven-eighths	1,557,810.00	13,580.05	11,882.53
In 1900	5 years	One-tenth	8,583,032.00	93,515.64	9,351.55
In 1901	5 years	Three-tenths	7,482,567.00	87,818.98	26,345.67
In 1902	5 years	One-half	8,116,202.00	99,298.23	49,649.09
In 1903	5 years	Seven-tenths	9,236,977.00	111,748.01	78,223.60
In 1904	5 years	Nine-tenths	10,733,220.00	128,860.01	115,973.97
Over 5 years		Pro rata	666,709.00	5,464.04	2,729.26
Total			$ 354,778,443.00	$ 3,482,131.36	$ 1,824,703.44

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,291,424.83
Largest amount written on any one risk	150,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,851,962.00
Premiums received	25,025.38
Losses paid	7,933.27
Losses incurred	12,982.27

UNITED STATES BRANCH OF THE LAW, UNION AND CROWN INSURANCE COMPANY, OF LONDON, ENGLAND.

Incorporated 1825. Commenced Business in United States July, 1897.

United States Managers, HALL & HINSHAW,

Head Office in United States, 35 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 881,667.69

INCOME.

	Fire.	
Gross premiums	$ 631,640.15	
Deduct re-insurance, rebate, abatement and return premiums	219,255.00	
Total premiums		412,385.15
Interest on bonds and dividends on stocks	$ 27,288.18	
Interest from all other sources	214.81	
Total interest		27,502.99
Profit on sale or maturity of ledger assets		7,887.00
Received from home office		107,675.00
Total income		$ 555,450.14
Aggregate last balance and income		$ 1,437,117.83

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 366,169.32	
Deduct salvage and re-insurance	38,067.21	
Net amount paid for losses		328,102.11
Remitted to home office		58,950.54
Commissions or brokerage		102,475.69
Salaries, fees and all other charges of officers, agents and other employees		13,940.01
All other taxes, licenses and Insurance Department fees		10,668.81
Rents		1,249.92
Traveling		5,503.75
Advertising, printing, stationery and subscription		3,090.86
Boards		4,960.36
Postage, telegrams, express and exchange		984.51
Maps		1,408.20
Office expenses		1,332.36
Total disbursements during the year		$ 532,667.12
Balance December 31, 1904		$ 904,450.71

LEDGER ASSETS.

Book value of bonds and stocks	$ 799,774.50	
Cash deposited in banks	33,157.42	
Agents' balances, representing business written subsequent to October 1, 1904	71,386.51	
Agents' balances, representing business written prior to October 1, 1904	132.28	
Total ledger assets		$ 904,450.71

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 8,725.40	
Interest accrued on other assets	82.00	
Total		$ 8,807.40
Gross assets		$ 913,258.11

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 132.28	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	23,667.00	
Total		23,799.28
Total admitted assets		$ 889,458.83

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 9,432.56	
Gross claims for losses in process of adjustment	38,914.73	
Gross claims for losses resisted	8,481.25	
Total	$ 56,828.54	
Deduct re-insurance due or accrued	4,485.00	
Net amount of unpaid losses and claims		$ 52,343.54
Unearned premiums on fire risks, running one year or less	$ 167,981.81	
Unearned premiums on fire risks, running more than one year	101,044.21	
Total unearned premiums		269,026.02
Return and re-insurance premiums		10,406.48
Total liabilities, except capital		$ 331,776.04
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	357,682.79	
Surplus as regards policy-holders		557,682.79
Total liabilities		$ 889,458.83

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 43,073,932.00	$ 519,025.49
Written or renewed during the year	53,449,245.00	631,640.15
Total	$ 96,523,177.00	$ 1,150,665.64
Deduct those expired and marked off as terminated	46,067,653.00	550,413.44
In force at end of the year 1904	$ 50,455,524.00	$ 600,252.20
Deduct amount re-insured	5,705,174.00	88,055.61
Net amount in force December 31, 1904	$ 44,750,350.00	$ 512,196.59

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 28,942,801.00	$ 335,963.62	$ 167,981.81
In 1903	2 years	One-fourth	477,422.00	3,975.11	993.78
In 1904	2 years	Three-fourths	442,317.00	4,223.09	3,167.32
In 1902	3 years	One-sixth	2,447,698.00	28,186.07	4,697.68
In 1903	3 years	One-half	3,357,782.00	33,343.30	16,671.65
In 1904	3 years	Five-sixths	5,573,580.00	60,646.47	50,538.73
In 1901	4 years	One-eighth	189,685.00	1,829.76	228.72
In 1902	4 years	Three-eighths	190,425.00	1,844.59	691.72

In 1903----4 years ----------Five-eighths----------$	165,992.00	$ 1,288.08	$ 805.05
In 1904----4 years ----------Seven-eighths ----------	216,113.00	2,340.12	2,047.61
In 1900----5 years ----------One-tenth ----------	458,618.00	7,242.49	724.25
In 1901----5 years ----------Three-tenths ----------	372,717.00	6,357.52	1,907.26
In 1902----5 years ----------One-half ----------	500,302.00	6,523.72	3,261.86
In 1903----5 years ----------Seven-tenths ----------	618,773.00	6,404.05	4,482.84
In 1904----5 years ----------Nine-tenths ----------	796,125.00	12,028.60	10,825.74
Total ----------$	44,750,350.00	$ 512,196.59	$ 269,026.02

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire ----------$	350,794.38
Largest amount written on any one risk ----------	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written ----------$	329,140.00
Premiums received ----------	1,781.43
Losses paid ----------	681.66
Losses incurred ----------	691.16

UNITED STATES BRANCH OF THE MOSCOW INSURANCE COMPANY OF MOSCOW, RUSSIA.

Incorporated May 5, 1858. Commenced Business in United States 1900.

United States Manager, PAUL E. RASOR.

Head Office in United States, 54 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903 ----------$	856,626.40

INCOME.

	Fire.	
Gross premiums ----------$	1,123,624.12	
Deduct re-insurance, rebate, abatement and return premiums ----------	199,258.04	
Total premiums ----------		924,366.08
Interest on bonds ----------		31,342.89
Total income ----------$		955,708.97
Aggregate last balance and income ----------$		1,812,335.37

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses ----------$	407,534.89	
Deduct salvage and re-insurance ----------	2,146.16	
Net amount paid for losses ----------		405,388.73
Commissions or brokerage ----------		261,977.89
All other taxes, licenses and Insurance Department fees ----------		2,916.08
Fire patrol expenses, etc. ----------		1,536.66
Office expenses ----------		560.94
Total disbursements during the year ----------$		672,380.30
Balance December 31, 1904 ----------$		1,139,955.07

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,016,533.91	
Cash deposited in banks	123,421.16	
Total ledger assets		$ 1,139,955.07

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds		50,765.78
Total admitted assets		$ 1,089,189.29

LIABILITIES.

Gross claims for losses in process of adjustment	$ 69,522.00	
Net amount of unpaid losses and claims		$ 69,522.00
Unearned premiums on fire risks, running one year or less	$ 353,187.86	
Unearned premiums on fire risks, running more than one year	164,702.62	
Total unearned premiums		517,890.48
Total liabilities, except capital		$ 587,412.48
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	301,776.81	
Surplus as regards policy-holders		501,776.81
Total liabilities		$ 1,089,189.29

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 54,239,385.00	$ 600,415.46
Written or renewed during the year	99,487,047.00	1,123,624.12
Total	$ 153,726,432.00	$ 1,724,039.58
Deduct those expired and marked off as terminated	68,844,291.00	735,235.11
In force at the end of the year	$ 84,882,141.00	$ 988,804.47
Net amount in force December 31, 1904	$ 84,882,141.00	$ 988,804.47

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 58,884,274.00	$ 706,375.72	$ 353,187.86
In 1903	2 years	One-fourth	636,716.00	4,784.05	1,196.01
In 1904	2 years	Three-fourths	1,235,972.00	10,367.09	7,775.32
In 1902	3 years	One-sixth	4,548,093.00	40,714.36	6,785.73
In 1903	3 years	One-half	2,431,408.00	26,559.39	13,279.69
In 1904	3 years	Five-sixths	9,461,014.00	98,370.82	81,975.68
In 1901	4 years	One-eighth	306,528.00	4,034.08	504.26
In 1902	4 years	Three-eighths	201,788.00	2,813.15	1,054.93
In 1903	4 years	Five-eighths	88,197.00	1,536.46	960.29
In 1904	4 years	Seven-eighths	369,424.00	4,030.38	3,526.58
In 1900	5 years	One-tenth	1,499,707.00	15,959.48	1,595.95
In 1901	5 years	Three-tenths	2,028,701.00	23,262.75	6,978.82
In 1902	5 years	One-half	874,289.00	11,897.93	5,948.96
In 1903	5 years	Seven-tenths	398,284.00	5,842.67	4,089.87
In 1904	5 years	Nine-tenths	1,917,746.00	32,256.14	29,030.53
Total			$ 84,882,141.00	$ 988,804.47	$ 517,890.48

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 394,692.81
Largest amount written on any one risk	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 462,499.00
Premiums received	4,756.92
Losses paid	2.27
Losses incurred	2.27

UNITED STATES BRANCH OF THE MUNICH RE-INSURANCE COMPANY, OF MUNICH, GERMANY.

Incorporated 1880. Commenced Business in United States 1898.

United States Manager, CARL SCHREINER.

Head Office in United States, 346 Broadway, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903	$ 3,335,556.15

INCOME.

	Fire.	
Gross premiums	$ 4,650,762.00	
Deduct re-insurance, rebate, abatement and return premiums	838,124.16	
Total premiums		3,812,637.84
Interest on bonds and dividends on stocks		127,969.53
Profit on sale or maturity of ledger assets		600.00
Received from home office		321,750.00
Total income		$ 4,262,957.37
Aggregate last balance and income		$ 7,598,513.52

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,895,197.40	
Deduct salvage and re-insurance	22,395.77	
Net amount paid for losses		2,872,801.63
Commissions or brokerage		1,071,660.81
Salaries, fees and all other charges of officers, agents and other employees		14,735.00
All other taxes, licenses and Insurance Department fees		8,601.63
All other disbursements		64,499.86
Total disbursements during the year		$ 4,032,298.93
Balance December 31, 1904		$ 3,566,214.59

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,136,951.26	
Cash deposited in banks	244,191.22	
Agents' balances, representing business written subsequent to October 1, 1904	185,072.11	
Total ledger assets		$ 3,566,214.59

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 27,443.60
Market value of bonds and stocks over book value	100,708.74
Total admitted assets	$ 3,694,366.93

LIABILITIES.

Gross claims for losses in process of adjustment	$ 426,001.00	
Net amount of unpaid losses and claims		$ 426,001.00
Unearned premiums on fire risks, running one year or less	$ 1,504,382.23	
Unearned premiums on fire risks, running more than one year	753,119.58	
Total unearned premiums		2,257,501.81
Total liabilities, except capital		$ 2,683,502.81
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	810,864.12	
Surplus as regards policy-holders		1,010,864.12
Total liabilities		$ 3,694,366.93

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 334,577,801.00	$ 3,992,501.09
Written or renewed during the year	385,261,184.00	4,650,762.00
Total	$ 719,838,985.00	$ 8,643,263.09
Deduct those expired and marked off as terminated	354,011,427.00	4,258,574.48
In force at the end of the year 1904	$ 365,827,558.00	$ 4,384,688.61
Net amount in force December 31, 1904	$ 365,827,558.00	$ 4,384,688.61

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 249,234,521.00	$ 3,008,764.46	$ 1,504,382.23
In 1903	2 years	One-fourth	2,591,555.00	31,375.09	7,843.77
In 1904	2 years	Three-fourths	4,249,077.00	51,274.65	38,455.99
In 1902	3 years	One-sixth	19,906,411.00	246,624.23	41,104.04
In 1903	3 years	One-half	22,789,564.00	275,907.38	137,953.69
In 1904	3 years	Five-sixths	27,294,308.00	329,479.08	274,565.90
In 1901	4 years	One-eighth	691,283.00	7,710.56	963.82
In 1902	4 years	Three-eighths	500,882.00	6,205.52	2,327.07
In 1903	4 years	Five-eighths	898,498.00	10,877.68	6,798.55
In 1904	4 years	Seven-eighths	963,976.00	11,616.56	10,164.49
In 1900	5 years	One-tenth	7,149,231.00	50,760.05	5,076.00
In 1901	5 years	Three-tenths	5,608,073.00	62,556.67	18,767.00
In 1902	5 years	One-half	6,762,393.00	83,780.54	41,890.27
In 1903	5 years	Seven-tenths	8,165,407.00	98,857.70	69,200.39
In 1904	5 years	Nine-tenths	9,022,379.00	108,898.44	98,008.60
Total			$ 365,827,558.00	$ 4,384,688.61	$ 2,257,501.81

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,826,686.63
Largest amount written on any one risk	30,000.00

No direct business in State of North Carolina during the year 1904. Re-insurance only.

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

Incorporated 1809. Commenced Business in United States 1866.

United States Manager, E. G. RICHARDS.

Head Office in United States, 76 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 6,028,429.46

INCOME.

	Fire.	
Gross premiums	$ 5,379,769.41	
Deduct re-insurance, rebate, abatement and return premiums	1,263,831.90	
Total premiums		4,115,937.51
Deposit premiums received on perpetual risks		7,027.20
Interest on bonds and dividends on stocks	$ 204,293.63	
Interest from all other sources	5,379.47	
Total interest		209,673.10
Profit on sale or maturity of ledger assets		1,418.46
Received from home office		398,914.23
Received under treaty contracts		124.69
Total income		$ 4,733,095.19
Aggregate last balance and income		$ 10,761,524.65

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,166,190.83	
Deduct salvage and re-insurance	295,724.33	
Net amount paid for losses		2,870,466.50
Deposit premiums returned		1,307.41
Commissions or brokerage		831,172.40
Salaries, fees and all other charges of officers, agents and other employees		244,686.99
All other taxes, licenses and Insurance Department fees		102,857.22
Rents		16,665.81
Loss on sales or maturity—ledger assets		2,165.63
Profit and loss		25,594.30
Advertising and stationery		30,655.37
Board of underwriters		61,838.31
Traveling, exchange, postage, telegraph and express		61,189.11
Furniture, maps, office, legal and incidental expenses		44,430.66
Re-insurance loss account item not admitted		1.69
Total disbursements during the year		$ 4,293,031.40
Balance December 31, 1904		$ 6,468,493.25

LEDGER ASSETS.

Book value of bonds and stocks	$ 5,427,562.65
Cash in company's office	3,518.40
Cash deposited in banks	476,780.73
Agents' balances, representing business written subsequent to October 1, 1904	546,968.43
Agents' balances, representing business written prior to October 1, 1904	9,375.41

Cash in hands of trustees	$ 766.15	
Underwriters Salvage Co.	1,000.00	
Philadelphia Underwriters Association	100.00	
Milwaukee Underwriters Association	181.00	
Due from other Companies on losses paid	2,240.48	
Total ledger assets		$ 6,468,493.25

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	62,339.57
Gross assets	$ 6,530,832.82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 9,375.41	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	39,816.05	
Total		49,191.46
Total admitted assets		$ 6,481,641.36

LIABILITIES.

Gross losses adjusted and unpaid	$ 88,906.61	
Gross claims for losses in process of adjustment	279,353.27	
Gross claims for losses resisted	30,761.58	
Total	$ 399,021.46	
Deduct re-insurance due or accrued	34,010.35	
Net amount of unpaid losses and claims		$ 365,011.11
Unearned premiums on fire risks, running one year or less	$ 1,434,782.32	
Unearned premiums on fire risks, running more than one year	1,713,041.52	
Total unearned premiums		3,148,823.84
Amount reclaimable on perpetual fire risks		20,048.43
Total liabilities, except capital		$ 3,533,883.38
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	2,747,757.98	
Surplus as regards policy-holders		2,947,757.98
Total liabilities		$ 6,481,641.36

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 621,826,913.00	$ 6,180,749.64
Written or renewed during the year	560,327,632.00	5,379,769.41
Total	$ 1,182,154,545.00	$ 11,560,519.05
Deduct those expired and marked off as terminated	523,955,137.00	4,960,111.82
In force at end of the year 1904	$ 658,199,408.00	$ 6,600,407.23
Deduct amount re-insured	66,324,778.00	484,144.11
Net amount in force December 31, 1904	$ 591,874,630.00	$ 6,116,263.12

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 246,035,092.00	$ 2,869,564.64	$ 1,434,782.32
In 1903	2 years	One-fourth	4,998,092.00	43,353.12	10,838.28
In 1904	2 years	Three-fourths	3,393,904.00	30,999.16	23,249.37
In 1902	3 years	One-sixth	79,257,645.00	684,679.12	114,113.19
In 1903	3 years	One-half	81,335,445.00	689,303.08	344,651.54

In 1904	3 years	Five-sixths	$ 90,801,283.00	$ 842,578.93	$ 702,149.10
In 1901	4 years	One-eighth	1,328,313.00	11,829.10	1,478.63
In 1902	4 years	Three-eighths	2,605,740.00	23,798.33	8,924.37
In 1903	4 years	Five-eighths	2,073,427.00	15,910.30	9,943.95
In 1904	4 years	Seven-eighths	2,476,958.00	17,587.23	15,388.94
In 1900	5 years	One-tenth	12,460,722.00	140,038.47	14,003.84
In 1901	5 years	Three-tenths	13,943,615.00	153,793.41	46,138.02
In 1902	5 years	One-half	15,971,372.00	179,138.92	89,569.46
In 1903	5 years	Seven-tenths	17,171,861.00	193,637.74	135,546.41
In 1904	5 years	Nine-tenths	18,021,161.00	220,051.57	198,046.42
Total			$ 591,874,630.00	$ 6,116,263.12	$ 3,148,823.84
Perpetual		Less 5 per cent.	760,320.00	21,103.61	20,048.43
Grand total			$ 592,634,950.00	$ 6,137,366.73	$ 3,168,872.27

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,885,719.45
Largest amount written on any one risk	75,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,555,692.00
Premiums received	17,211.60
Losses paid	13,330.75
Losses incurred	12,013.43

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1836. Commenced Business in United States 1876.

United States Attorney and Manager, GEORGE W. BABB.

Head Office in United States, 38 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903	$ 3,440,540.63

INCOME.

	Fire.	
Gross premiums	$ 3,684,289.16	
Deduct re-insurance, rebate, abatement and return premiums	1,204,325.11	
Total premiums		2,479,964.05
Interest on bonds and dividends on stocks	$ 98,747.50	
Interest from all other sources	1,928.76	
Rents from company's property	7,000.00	
Total interest and rents		107,676.26
Received from home office		1,135,960.09
Total income		$ 3,723,600.40
Aggregate last balance and income		$ 7,164,141.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,610,255.76	
Deduct salvage and re-insurance	732,921.68	
Net amount paid for losses		$ 1,877,334.08
Remitted to home office		400,915.97
Commissions or brokerage		400,829.27
Salaries, fees and all other charges of officers, agents and other employees		151,130.46
Taxes on real estate		2,622.47
All other taxes, licenses and Insurance Department fees		71,285.06
Repairs and expenses on real estate		2,387.39
Rents		16,210.00
Advertising, printing and stationery		22,938.65
Legal expenses		516.87
Miscellaneous		174,048.12
Total disbursements during the year		$ 3,120,218.34
Balance December 31, 1904		$ 4,043,922.69

LEDGER ASSETS.

Book value of real estate	$ 115,000.00	
Book value of bonds and stocks	3,118,541.56	
Cash in company's office	7,189.5	
Cash deposited in banks	183,970.71	
Agents' balances, representing business written subsequent to October 1, 1904	570,816.53	
Agents' balances, representing business written prior to October 1, 1904	31,606.26	
Bills receivable, taken for fire risks	16,798.08	
Total ledger assets		$ 4,043,922.69

NON-LEDGER ASSETS.

Interest due on bonds and stocks	7,685.27
Market value of real estate over book value	50,000.00
Due from other companies for re-insurance on losses already paid	2,278.58
Gross assets	$ 4,103,886.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, 1904	$ 31,606.26	
Bills receivable, past due, taken for fire risks	16,798.08	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	32,366.56	
Total		80,770.90
Total admitted assets		$ 4,023,115.64

LIABILITIES.

Gross losses adjusted and unpaid	$ 19,276.68	
Gross claims for losses in process of adjustment	186,757.51	
Gross claims for losses resisted	44,466.44	
Total	$ 250,500.63	
Deduct re-insurance due or accrued	6,530.03	
Net amount of unpaid losses and claims		$ 243,970.60
Unearned premiums on fire risks, running one year or less	$ 1,048,470.60	
Unearned premiums on fire risks, running more than one year	1,017,995.67	
Total unearned premiums		2,066,466.27

Commissions due agents and brokers		$ 73,432.96
Salaries, rents, etc., due and accrued		500.00
Return and re-insurance premiums		126,627.52
Miscellaneous		2,388.03
Total liabilities, except capital		$ 2,513,385.38
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,309,730.26	
Surplus as regards policy-holders		1,509,730.26
Total liabilities		$ 4,023,115.64

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 327,728,039	$ 3,718,864.70
Written or renewed during the year	323,705,178	3,684,289.16
Total	$ 651,433,217	$ 7,403,153.86
Deduct those expired and marked off as terminated	278,760,685	3,267,253.60
In force at the end of the year	$ 372,672,532	$ 4,135,900.26
Deduct amount re-insured	24,416,716	225,803.33
Net amount in force December 31, 1904	$ 348,255,816	$ 3,910,096.93

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 167,803,653.00	$ 2,096,941.21	$ 1,048,470.60
In 1903	2 years	One-fourth	1,262,179.00	10,293.96	2,573.49
In 1904	2 years	Three-fourths	1,835,958.00	15,938.75	11,954.06
In 1902	3 years	One-sixth	34,653,666.00	322,458.99	53,743.16
In 1903	3 years	One-half	42,479,660.00	390,744.46	195,372.23
In 1904	3 years	Five-sixths	57,110,408.00	541,406.83	451,172.36
In 1901	4 years	One-eighth	123,721.00	1,290.66	161.33
In 1902	4 years	Three-eighths	75,338.00	19.00	7.12
In 1903	4 years	Five-eighths	606,001.00	5,182.07	3,238.79
In 1904	4 years	Seven-eighths	923,786.00	9,182.59	8,034.77
In 1900	5 years	One-tenth	5,889,834.00	70,002.33	7,000.23
In 1901	5 years	Three-tenths	7,072,680.00	88,728.89	26,618.67
In 1902	5 years	One-half	7,457,854.00	100,831.44	50,415.72
In 1903	5 years	Seven-tenths	9,752,360.00	118,010.77	82,607.54
In 1904	5 years	Nine-tenths	11,179,718.00	138,619.73	124,757.76
Over 5 years		Pro rata	29,000.00	445.25	338.44
Total			$ 348,255,816.00	$ 3,910,096.93	$ 2,066,466.27

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,857,321.55
Largest amount written on any one risk	100,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,289,398.00
Premiums received	17,593.60
Losses paid	10,704.80
Losses incurred	10,919.58

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

Incorporated 1797. Commenced Business in United States 1877.

United States Manager, J. MONTGOMERY HARE.

Head Office in United States, 56-58 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,554,808.95

INCOME.

	Fire.	
Gross premiums	$ 2,780,430.39	
Deduct re-insurance, rebate, abatement and return premiums	654,385.44	
Total premiums		2,126,044.95
Interest on mortgage loans	$ 1,800.00	
Interest on bonds and dividends on stock	79,105.13	
Total interest		80,905.13
Profit on sale or maturity of ledger assets		432.50
Received from home office		578,590.00
Total income		$ 2,785,972.58
Aggregate last balance and income		$ 5,340,781.53

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,872,205.29	
Deduct salvage and re-insurance	210,060.10	
Net amount paid for losses		1,662,145.19
Remitted to home office		245,000.52
Commissions or brokerage		435,531.49
Salaries, fees and all other charges of officers, agents and other employees		165,525.47
All other taxes, licenses and Insurance Department fees		51,436.71
Rents		18,279.17
Advertising and stationery		19,909.92
Maps, furniture and fixtures		18,762.75
Miscellaneous expenses		86,144.90
Total disbursements during the year		$ 2,702,736.12
Balance December 31, 1904		$ 2,638,045.41

LEDGER ASSETS.

Mortgage loans on real estate	$ 40,000.00	
Book value of bonds and stocks	2,008,224.08	
Cash in company's office	2,940.86	
Cash deposited in banks	344,541.20	
Agents' balances, representing business written subsequent to October 1, 1904	234,278.46	
Agents' balances, representing business written prior to October 1, 1904	8,060.81	
Total ledger assets		$ 2,638,045.41

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 150.00	
Interest accrued on bonds and stocks	23,607.63	
Total		$ 23,757.63
Market value of bonds and stocks over book value		98,570.67
Re-insurance due on losses paid		76.97
Gross assets		$ 2,760,450.68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	8,060.81
Total admitted assets	$ 2,752,389.87

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 92,117.67	
Gross claims for losses in process of adjustment	89,069.92	
Gross claims for losses resisted	19,232.74	
Total	$ 200,420.33	
Deduct re-insurance due or accrued	22,176.64	
Net amount of unpaid losses and claims		178,243.69
Unearned premiums on fire risks, running one year or less	$ 762,316.92	
Unearned premiums on fire risks, running more than one year	887,207.35	
Total unearned premiums		1,649,524.27
Commissions due agents and brokers		4,416.65
Salaries, rents, etc., due and accrued		25,236.39
Total liabilities, except capital		$ 1,857,421.00
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	694,868.87	
Surplus as regards policy-holders		894,968.87
Total liabilities		$ 2,752,389.87

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 301,885,353.00	$ 3,326,853.88
Written or renewed during the year	242,255,482.00	2,780,430.39
Total	$ 544,140,835.00	$ 6,107,284.27
Deduct those expired and marked off as terminated	228,524,530.00	2,658,883.04
In force at end of the year 1904	$ 315,616,305.00	$ 3,448,401.23
Deduct amount re-insured	29,626,461.00	284,403.43
Net amount in force December 31, 1904	$ 285,989,844.00	$ 3,163,997.80

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 121,873,554.00	$ 1,524,633.84	$ 762,316.92
In 1903	2 years	One-fourth	913,908.00	8,174.40	2,043.60
In 1904	2 years	Three-fourths	1,308,905.00	12,128.21	9,096.16
In 1902	3 years	One-sixth	33,380,073.00	327,000.72	54,500.12
In 1903	3 years	One-half	39,570,600.00	370,748.25	185,374.13
In 1904	3 years	Five-sixths	47,287,601.00	456,075.04	380,062.53
In 1901	4 years	One-eighth	429,316.00	3,921.17	490.15
In 1902	4 years	Three-eighths	667,339.00	5,804.73	2,176.78
In 1903	4 years	Five-eighths	700,700.00	6,007.02	3,754.40

In 1904----4 years	Seven-eighths	$ 926,616.00	$ 8,846.91	$ 7,741.06
In 1900----5 years	One-tenth	6,087,043.00	68,482.28	6,848.23
In 1901----5 years	Three-tenths	6,964,401.00	78,844.51	23,653.35
In 1902----5 years	One-half	6,856,480.00	78,508.76	39,254.38
In 1903----5 years	Seven-tenths	9,326,768.00	103,933.42	72,753.40
In 1904----5 years	Nine-tenths	9,653,440.00	110,154.59	99,139.14
Over 5 years	Pro rata	43,100.00	733.95	319.92
Total		$ 285,986,844.00	$ 3,163,997.80	$ 1,649,524.27

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,661,050.97
Largest amount written on any one risk	136,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,874,837.00
Premiums received	21,281.86
Losses paid	5,712.95
Losses incurred	7,177.85

UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY, OF LONDON, ENGLAND.

Incorporated August 22, 1900. Commenced Business in United States January 1, 1901.

United States Manager, A. H. WRAY.

Head Office in United States, Corner Pine and William Streets, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 1,958,074.06

INCOME.

	Fire.	
Gross premiums	$ 2,085,737.88	
Deduct re-insurance, rebate, abatement and return premiums	672,600.50	
Total premiums		1,413,137.38
Interest on bonds and dividends on stocks	$ 46,067.03	
Interest from all other sources	1,343.11	
Total interest		47,310.14
Profit on sale or maturity of ledger assets		423.75
Received from home office		48,425.06
Total income		$ 1,509,296.33
Aggregate last balance and income		$ 3,467,370.39

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,136,469.70	
Deduct salvage and re-insurance	256,351.56	
Net amount paid for losses		880,118.14

Commissions or brokerage		$ 295,618.23
Salaries, fees and all other charges of officers, agents and other employees		75,058.77
All other taxes, licenses and Insurance Department fees		41,954.03
Rents		8,131.56
National and local boards		20,015.31
Printing and stationery		8,749.97
Travel and surveys		17,246.48
Postage, telegrams and express		9,949.92
Sundries		9,355.90
Maps and exchange		4,455.94
Total disbursements during the year		$ 1,370,654.25
Balance December 31, 1904		$ 2,096,716.14

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,438,437.14	
Cash in company's office	3,375.80	
Cash deposited in banks	380,054.42	
Agents' balances, representing business written subsequent to October 1, 1904	271,212.73	
Agents' balances, representing business written prior to October 1, 1904	2,569.60	
Re-insurance on losses paid	1,066.45	
Total ledger assets		$ 2,096,716.14

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 2,569.60	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	10,199.64	
Total		12,769.24
Total admitted assets		$ 2,083,946.90

LIABILITIES.

Gross losses adjusted and unpaid not yet due	$ 30,415.00	
Gross claims for losses in process of adjustment	100,829.33	
Gross claims for losses resisted	14,100.00	
Total	$ 145,344.33	
Deduct re-insurance due or accrued	23,431.33	
Net amount of unpaid losses and claims		$ 121,913.00
Unearned premiums on fire risks, running one year or less	$ 554,759.09	
Unearned premiums on fire risks, running more than one year	492,373.15	
Total unearned premiums		1,047,130.24
Commissions due agents and brokers		10,458.66
Salaries, rents, etc., due and accrued		3,044.63
Return and re-insurance premiums		39,119.09
Total liabilities, except capital		$ 1,221,665.62
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	662,281.28	
Surplus as regards policy-holders		862,281.28
Total liabilities		$ 2,083,946.90

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 160,600,577.00	$ 2,042,560.73
Written or renewed during the year	160,429,707.00	2,085,737.88
Total	$ 321,030,284.00	$ 4,128,298.61
Deduct expirations and cancellations	140,331,710.00	1,840,470.69
In force at end of the year 1904	$ 180,698,574.00	$ 2,287,827.92
Deduct amount re-insured	22,919,139.00	313,221.50
Net amount in force December 31, 1904	$ 157,779,435.00	$ 1,974,606.42

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 80,216,530.00	$ 1,109,514.18	$ 554,757.09
In 1903	2 years	One-fourth	596,888.00	6,615.34	1,653.84
In 1904	2 years	Three-fourths	1,548,170.00	9,036.46	6,777.34
In 1902	3 years	One-sixth	15,283,350.00	161,126.57	26,854.43
In 1903	3 years	One-half	15,281,608.00	168,960.58	84,480.29
In 1904	3 years	Five-sixths	22,099,361.00	237,675.10	198,062.63
In 1901	4 years	One-eighth	570,862.00	4,641.65	580.21
In 1902	4 years	Three-eighths	643,548.00	6,347.44	2,380.29
In 1903	4 years	Five-eighths	581,251.00	6,279.21	3,924.50
In 1904	4 years	Seven-eighths	714,396.00	7,572.28	6,625.74
In 1900	5 years	One-tenth	927,467.00	14,446.50	1,444.65
In 1901	5 years	Three-tenths	3,433,744.00	43,951.63	13,185.49
In 1902	5 years	One-half	3,786,282.00	48,323.93	24,161.97
In 1903	5 years	Seven-tenths	5,264,706.00	64,310,90	45,017.63
In 1904	5 years	Nine-tenths	6,828,372.00	85,713.31	77,141.98
Over 5 years		Pro rata	2,900.00	91.29	82.16
Total			$ 157,779,435.00	$ 1,974,606.42	$ 1,047,130.24

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 887,574.14
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 480,429.00
Premiums received	7,855.05
Losses paid	1,412.47
Losses incurred	1,412.47

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated January, 1792. Commenced Business in United States October, 1879.

United States Manager, A. D. IRVING.

Head Office in United States, 47 Cedar Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 3,049,932.08

INCOME.

	Fire.	
Gross premiums	$ 3,763,090.05	
Deduct re-insurance, rebate, abatement and return premiums	1,185,724.63	
Total premiums		2,577,365.42
Interest on bonds	$ 90,394.67	
Received from home office	468,608.75	
Total income		3,136,368.84
Aggregate last balance and income		$ 6,186,300.92

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,665,221.51	
Deduct salvage and re-insurance	673,758.76	
Net amount paid for losses		1,991,462.75
Commission or brokerage		483,272.66
Salaries, fees and all other charges of officers, agents and other employees		229,436.92
All other taxes, licenses and Insurance Department fees		80,736.95
Rents		23,657.71
Advertising, printing and stationery		19,901.55
Postage, telegrams and express		16,580.79
Miscellaneous		78,274.91
Total disbursements during the year		$ 2,923,324.24
Balance December 31, 1904		$ 3,262,976.68

LEDGER ASSETS.

Book value of bonds	$ 2,707,359.98	
Cash in company's office	218.58	
Cash deposited in banks	58,486.47	
Cash in hands of United States trustees	336,882.32	
Agents' balances, representing business written subsequent to October 1, 1904	158,326.76	
Agents' balances, representing business written prior to October 1, 1904	1,702.57	
Total ledger assets		$ 3,262,976.68

NON-LEDGER ASSETS.

Interest due and accrued on bonds	32,865.42
Re-insurance due on losses paid	4,889.23
Gross assets	$ 3,300,731.33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 1,702.57	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	94,372.48	
Total		$ 96,075.05
Total admitted assets		$ 3,204,656.28

LIABILITIES.

Gross losses adjusted and unpaid, not yet due	$ 57,446.00	
Gross claims for losses in process of adjustment	216,800.00	
Gross claims for losses resisted	22,859.00	
Total	$ 297,105.00	
Deduct re-insurance due or accrued	77,446.00	
Net amount of unpaid losses and claims		$ 219,659.00
Unearned premiums on fire risks, running one year or less	$ 973,529.97	
Unearned premiums on fire risks, running more than one year	897,139.90	
Unearned premiums on excess of original premiums over amount received for re-insurance	460.12	
Total unearned premiums		1,871,129.99
Salaries, rents, etc., due and accrued		5,322.30
Re-insurance premiums		39,536.19
Total liabilities, except capital		$ 2,135,647.48
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	869,008.80	
Surplus as regards policy-holders		1,069,008.80
Total liabilities		$ 3,204,656.28

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 382,705,089.00	$ 4,524,586.80
Written or renewed during the year	310,574,625.00	3,763,090.05
Total	$ 693,279,714.00	$ 8,287,676.85
Deduct those expired and marked off as terminated	301,026,603.00	3,751,050.92
In force December 31, 1904	$ 392,253,111.00	$ 4,356,625.93
Deduct amount re-insured	77,163,578.00	896,121.29
Net amount in force December 31, 1904	$ 315,089,533.00	$ 3,640,504.64

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 141,110,986.00	$ 1,947,059.94	$ 973,529.97
In 1903	2 years	One-fourth	372,501.00	3,810.92	952.73
In 1904	2 years	Three-fourths	632,627.00	4,967.77	3,725.83
In 1902	3 years	One-sixth	40,734,825.00	368,640.81	61,440.13
In 1903	3 years	One-half	44,518,798.00	399,868.14	199,934.07
In 1904	3 years	Five-sixths	50,013,065.00	463,120.74	385,933.95
In 1901	4 years	One-eighth	400,644.00	4,320.86	540.11
In 1902	4 years	Three-eighths	486,966.00	4,226.23	1,584.84
In 1903	4 years	Five-eighths	616,897.00	4,706.38	2,941.44
In 1904	4 years	Seven-eighths	685,574.00	4,800.25	4,200.22
In 1900	5 years	One-tenth	6,153,104.00	67,530.03	6,753.00
In 1901	5 years	Three-tenths	6,672,160.00	77,068.88	23,120.66

In 1902----5 years	One-half	$ 7,244,138.00	$ 85,445.41	$ 42,722.70
In 1903----5 years	Seven-tenths	7,765,376.00	104,209.56	72,946.69
In 1904----5 years	Nine-tenths	7,666,872.00	100,316.22	90,284.60
Over 5 years	Pro rata	15,000.00	412.50	58.93
Total		$ 315,089,533.00	$ 3,640,504.64	$ 1,870,669.87

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,971,138.85
Largest amount written on any one risk	30,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,786,632.00
Premiums received	14,365.91
Losses paid	5,468.44
Losses incurred	4,862.16
Losses now unpaid	526.00

UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY, STETTIN, GERMANY.

Incorporated 1845. Commenced Business in United States November, 1891

United States Manager, THEODORE W. LETTON.

Head Office in United States, Monadnock Block, Chicago, Ill.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903	$ 1,036,712.68

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 1,168,413.64	$ 2,839.81	
Deduct re-insurance, rebate, abatement and return premiums	409,169.18		
	$ 759,244.46	$ 2,839.81	
Total premiums			762,084.27
Interest on bonds			33,021.64
Old accounts charged off			60.35
Total income			$ 795,166.26
Aggregate last balance and income			$ 1,831,878.94

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 442,347.92	$ 1,589.05	
Deduct salvage and re-insurance	71,920.91		
	$ 370,427.01	$ 1,589.05	
Net amount paid for losses			372,016.06

Remitted to home office		$ 13,982.07
Commissions or brokerage		160,137.05
Salaries, fees and all other charges of officers, agents and other employees		69,022.52
All other taxes, licenses and Insurance Department fees		21,773.02
Rents		3,666.72
Loss on sales or maturity—ledger assets		24,632.19
Advertising		801.26
Postage, express and telegrams		8,533.09
Maps		3,935.22
Local board expenses		12,364.98
Stationery and agents' supplies		5,326.05
Miscellaneous expenses		6,214.02
Total disbursements during the year		$ 702,404.25
Balance December 31, 1904		$ 1,129,474.69

LEDGER ASSETS.

Book value of bonds	$ 941,196.07	
Cash in company's office	2,385.89	
Cash deposited in banks	76,084.48	
Agents' balances, representing business written subsequent to October 1, 1904	108,853.85	
Agents' balances, representing business written prior to October 1, 1904	954.40	
Total ledger assets		$ 1,129,474.69

NON-LEDGER ASSETS.

Interest due and accrued on bonds		10,126.40
Re-insurance due on losses paid		151.44
Gross assets		$ 1,139,752.53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 954.40	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	3,403.38	
Total		4,357.78
Total admitted assets		$ 1,135,394.75

LIABILITIES.

Gross losses adjusted and unpaid	$ 44,485.29	
Gross claims for losses in process of adjustment	42,404.00	
Gross claims for losses resisted	1,700.00	
Total	$ 88,589.29	
Deduct re-insurance due or accrued	21,495.95	
Net amount of unpaid losses and claims		$ 67,093.37
Unearned premiums on fire risks, running one year or less	$ 243,032.46	
Unearned premiums on fire risks, running more than one year	361,391.85	
Unearned premiums on inland navigation risks	50	
Total unearned premiums		604,424.81
Commissions due agents and brokers		792.62
Salaries, rents, etc., due and accrued		1,173.70
Re-insurance premiums		510.14
Total liabilities, except capital		$ 673,994.64
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	261,400.11	
Surplus as regards policy-holders		461,400.11
Total liabilities		$ 1,135,394.75

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 87,179,419.00	$ 1,136,573.78
Written or renewed during the year	85,525,276.00	1,168,413.64
Total	$ 172,704,695.00	$ 2,304,897.42
Deduct those expired and marked off as terminated	64,725,119.00	905,392.15
In force at the end of the year 1904	$ 107,979,576.00	$ 1,399,595.27
Deduct amount re-insured	18,829,903.00	270,436.25
Net amount in force December 31, 1904	$ 89,149,673.00	$ 1,129,159.02

	Marine and Inland.	*Premiums.*
In force December 31, 1903	$ 540.00	$ 4.05
Written or renewed during the year	1,097,710.00	2,839.81
Total	$ 1,098,250.00	$ 2,843.86
Deduct those expired and marked off as terminated	1,098,148.00	2,843.36
In force December 31, 1904	$ 102.00	$ .50
Deduct amount re-insured		
Net amount in force December 31, 1904	$ 102.00	$ .50

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 34,818,158.00	$ 486,064.91	$ 243,032.46
In 1903	2 years	One-fourth	15,620.00	185.71	46.43
In 1904	2 years	Three-fourths	29,300.00	324.37	243.27
In 1902	3 years	One-sixth	12,010,847.00	135,482.28	22,580.38
In 1903	3 years	One-half	12,829,376.00	147,757.24	73,878.62
In 1904	3 years	Five-sixths	18,156,093.00	214,295.61	178,579.67
In 1901	4 years	One-eighth	229,036.00	1,948.05	243.51
In 1902	4 years	Three-eighths	286,814.00	2,260.63	847.74
In 1903	4 years	Five-eighths	245,447.00	1,968.48	1,230.30
In 1904	4 years	Seven-eighths	258,525.00	2,148.58	1,880.01
In 1900	5 years	One-tenth	1,258,257.00	16,672.83	1,667.28
In 1901	5 years	Three-tenths	1,570,545.00	20,754.33	6,226.30
In 1902	5 years	One-half	1,726,484.00	23,300.24	11,650.12
In 1903	5 years	Seven-tenths	2,218,363.00	30,389.75	21,272.82
In 1904	5 years	Nine-tenths	3,496,808.00	45,606.01	41,045.40
Total			$ 89,149,673.00	$ 1,129,159.02	$ 604,424.31

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 365,614.38
Losses incurred during 1904—ocean marine	1,308.99

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 997,970.00
Premiums received	14,796.38
Losses paid	5,450.37
Losses incurred	6,943.52
Losses now unpaid	2,446.05

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Incorporated May 31, 1845. Commenced Business in United States 1851.

United States Attorney and Manager, E. F. BEDDALL.

Head Office in United States, 50 Wall Street, New York City.

Statutory deposit, $235,000.00.

Amount of ledger assets December 31, 1903		$ 8,458,178.69

INCOME.

	Fire.	
Gross premiums	$ 7,693,341.43	
Deduct re-insurance, rebate, abatement and return premiums	2,434,300.56	
Total premiums		5,259,040.87
Deposit premiums received on perpetual risks		6,637.75
Interest on mortgage loans	$ 11,193.50	
Interest on bonds and dividends on stocks	173,982.32	
Interest from all other sources	12,066.78	
Rents from company's property	178,070.12	
Total interest and rents		375,312.72
Received from home office		1,089,293.25
Total income		$ 6,730,284.59
Aggregate last balance and income		$ 15,188,463.28

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 4,106,029.84	
Deduct salvage and re-insurance	736,829.68	
Net amount paid for losses		3,369,200.16
Deposit premiums returned		60,680.86
Remitted to home office		1,486,179.18
Commissions or brokerage		885,543.48
Salaries, fees and all other charges of officers, agents and other employees		395,633.02
Taxes on real estate		26,154.57
All other taxes, licenses and Insurance Department fees		162,093.71
Rents		43,637.96
Repairs and expenses on real estate		74,487.67
Advertising, printing and stationery		60,769.07
Legal expenses		2,125.53
Furniture and fixtures		2,223.56
Miscellaneous expenses		239,380.83
Total disbursements during the year		$ 6,808,109.60
Balance December 31, 1904		$ 8,380,353.68

LEDGER ASSETS.

Book value of real estate	$ 2,576,900.63
Mortgage loans on real estate	320,000.00
Book value of bonds and stocks	4,229,153.43
Cash in company's office	7,118.19
Cash deposited in banks	415,263.98
Agents' balances, representing business written subsequent to October 1, 1904	813,034.88

Agents' balances, representing business written prior to October 1, 1904	$ 16,597.86	
Bills receivable, taken for fire risks	2,185.34	
Amount receivable under perpetual policies	99.37	
Total ledger assets		$ 8,380,353.68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,311.25	
Interest due and accrued on bonds and stocks	46,905.15	
Interest due and accrued on other assets	20.00	
Rents due and accred on company's property or lease	11,822.61	
Total		61,059.01
Due from other companies for re-insurance on losses paid		48,529.39
Gross assets		$ 1,489,942.08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 16,597.86	
Depreciation from book value of ledger assets to bring same to market value, viz.: On bonds	22,521.25	
Total		39,119.11
Total admitted assets		$ 8,450,822.97

LIABILITIES.

Gross losses adjusted and unpaid	$ 50,652.17	
Gross claims for losses in process of adjustment	425,165.18	
Gross claims for losses resisted	56,258.00	
Total	$ 532,075.35	
Deduct re-insurance due or accrued	131,896.33	
Net amount of unpaid losses and claims		$ 400,179.02
Unearned premiums on fire risks, running one year or less	$ 1,751,983.46	
Unearned premiums on fire risks, running more than one year	2,781,461.52	
Unearned premiums on excess of original premiums over amount received for re-insurance	893.69	
Total unearned premiums		4,534,338.67
Amount reclaimable on perpetual fire risks		144,994.85
Net premium reserve and all other liabilities, except capital, under the Life Insurance Department		100,583.33
Commissions due agents and brokers		15,624.57
Salaries, rents, etc., due and accrued		62,536.12
Return and re-insurance premiums		96,127.16
Total liabilities, except capital		$ 5,354,383.72
Statutory deposit	$ 235,000.00	
Surplus over all liabilities	2,861,439.25	
Surplus as regards policy-holders		3,096,439.25
Total liabilities		$ 8,450,822.97

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 927,057,812.19	$ 9,756,986.90
Written or renewed during the year	718,492,163.57	7,693,341.43
Total	$1,645,549,975.76	$ 17,450,328.33
Deduct those expired and marked off as terminated	678,320,476.92	7,167,100.12
In force at end of the year 1904	$ 967,229,498.84	$ 10,283,228.21
Deduct amount re-insured	134,364,498.61	1,545,044.04
Net amount in force December 31, 1904	$ 832,865,000.23	$ 8,738,184.17

PERPETUAL FIRE RISKS.

	Amount of Risks.	*Total Deposits.*	*Interest Premium.*
Perpetual risks in force December 31, 1903	$ 8,688,655.00	$ 217,561.81	$ 8,702.47
Perpetual risks written during the year	269,850.00	6,637.75	265.51
Total	$ 8,958,505.00	$ 224,199.56	$ 8,967.98
Deduct those marked off as terminated	1,853,603.00	60,680.86	2,427.23
In force December 31, 1904	$ 7,104,902.00	$ 163,518.70	$ 6,540.75

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 278,448,217.48	$ 3,503,966.92	$ 1,751,983.46
In 1903	2 years	One-fourth	2,937,708.87	22,126.15	5,531.54
In 1904	2 years	Three-fourths	2,521,522.24	22,539.13	16,904.35
In 1902	3 years	One-sixth	111,720,616.14	954,573.86	159,095.64
In 1903	3 years	One-half	121,888,498.52	1,032,423.61	516,211.80
In 1904	3 years	Five-sixths	138,609,342.89	1,223,881.61	1,019,901.34
In 1901	4 years	One-eighth	1,643,350.50	15,359.12	1,919.89
In 1902	4 years	Three-eighths	1,770,183.80	16,451.33	6,169.25
In 1903	4 years	Five-eighths	1,988,953.11	17,324.25	10,827.66
In 1904	4 years	Seven-eighths	1,920,554.55	18,329.84	16,038.61
In 1900	5 years	One-tenth	29,001,628.09	306,987.31	30,698.73
In 1901	5 years	Three-tenths	30,561,553.51	337,490.16	101,247.05
In 1902	5 years	One-half	33,615,035.89	383,343.24	191,671.62
In 1903	5 years	Seven-tenths	34,637,784.79	392,864.75	275,005.32
In 1904	5 years	Nine-tenths	38,992,555.85	454,483.85	409,035.47
Over 5 years		Pro rata	2,607,494.00	36,039.04	21,203.25
Total			$ 832,865,000.23	$ 8,738,184.17	$ 4,533,444.98
Perpetual risks			7,104,902.00	163,518.70	144,994.85
Grand Total			$ 839,969,902.23	$ 8,901,702.87	$ 4,678,439.83

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 2,329,341.04
Largest amount written on any one risk	285,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Tornado.	*Fire Risks.*	*Sprinkler Leakage.*
Risks written	$ 85,661.00	$ 2,722,690.00	$ 10,000.00
Premiums received	853.00	25,355.00	100.00
Losses paid	50.00	17,258.00	----------
Losses incurred	50.00	17,140.00	----------
Losses now unpaid	----------	264.21	----------

UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1891.

Acting United States Manager, E. B. HILES.

Head Office in United States, 92 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,228,388.43

INCOME.

	Fire.	
Gross premiums	$ 2,952,143.22	
Deduct re-insurance, rebate, abatement and return premiums	1,382,018.91	
Total premiums		1,570,124.31
Interest on bonds and dividends on stocks		75,760.19
Received from home office		404,311.12
Total income		$ 2,050,195.62
Aggregate last balance and income		$ 4,278,584.05

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,678,358.48	
Deduct salvage and re-insurance	457,589.26	
Net amount paid for losses		1,220,769.22
Remitted to home office		76,081.05
Commissions or brokerage		297,075.11
Salaries, fees and all other charges of officers, agents and other employees		118,400.39
All other taxes, licenses and Insurance Department fees		49,913.78
Rents		8,500.02
Advertising, printing and stationery		18,760.28
Traveling		34,304.88
Miscellaneous office expenses		51,428.81
Total disbursements during the year		$ 1,875,233.54
Balance December 31, 1904		$ 2,403,350.51

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,854,405.30	
Cash in company's office	2,726.62	
Cash deposited in banks	43,421.23	
Agents' balances, representing business written subsequent to October 1, 1904	443,025.81	
Agents' balances, representing business written prior to October 1, 1904	14,999.94	
Furniture and maps	25,013.22	
Special deposit, Philadelphia	100.00	
Re-insurance due on losses paid	19,355.49	
Austria Phœnix Insurance Company	302.90	
Total ledger assets		$ 2,403,350.51

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	22,940.89
Gross assets	$ 2,426,291.40

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and maps	$ 25,013.22	
Agents' balances, representing business written prior to October 1, 1904	14,999.94	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	23,553.42	
Total		$ 63,566.58
Total admitted assets		$ 2,362,724.82

LIABILITIES.

Gross losses adjusted and unpaid	$ 11,700.00	
Gross claims for losses in process of adjustment	206,014.00	
Gross claims for losses resisted	7,600.00	
Total	$ 225,314.00	
Deduct re-insurance due or accrued	105,289.00	
Net amount of unpaid losses and claims		$ 120,025.00
Unearned premiums on fire risks, running one year or less	$ 536,621.50	
Unearned premiums on fire risks, running more than one year	584,690.28	
Total unearned premiums		1,121,311.78
Commissions due agents and brokers		87,687.83
Salaries, rents, etc., due or accrued		4,738.98
Re-insurance premiums		110,526.35
Total liabilities, except capital		$ 1,444,289.94
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	718,434.88	
Surplus as regards policy-holders		918,434.88
Total liabilities		$ 2,362,724.82

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 193,451,524.00	$ 2,252,246.61
Written or renewed during the year	251,130,394.00	2,952,143.22
Total	$ 444,581,918.00	$ 5,204,389.83
Deduct those expired and marked off as terminated	188,254,803.00	2,275,619.64
In force at the end of the year 1904	$ 256,327,115.00	$ 2,928,770.19
Deduct amount re-insured	69,128,832.00	833,080.09
Net amount in force December 31, 1904	$ 187,198,283.00	$ 2,095,690.10

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 85,922,287.00	$ 1,073,243.00	$ 536,621.50
In 1903	2 years	One-fourth	1,265,343.00	7,975.00	1,993.75
In 1904	2 years	Three-fourths	3,382,599.00	43,079.00	32,309.25
In 1902	3 years	One-sixth	16,385,923.00	166,306.50	27,717.75
In 1903	3 years	One-half	21,861,135.00	213,384.50	106,692.25
In 1904	3 years	Five-sixths	31,140,595.00	275,127.48	229,272.90
In 1901	4 years	One-eighth	352,452.00	2,849.60	356.20
In 1902	4 years	Three-eighths	471,291.00	4,491.76	1,684.41
In 1903	4 years	Five-eighths	412,129.00	3,603.26	2,252.04
In 1904	4 years	Seven-eighths	806,820.00	8,471.35	7,412.43
In 1900	5 years	One-tenth	2,786,065.00	35,093.22	3,509.32
In 1901	5 years	Three-tenths	3,179,212.00	37,966.00	11,389.80
In 1902	5 years	One-half	5,383,686.00	63,772.43	31,886.22
In 1903	5 years	Seven-tenths	6,980,018.00	80,401.70	56,281.19
In 1904	5 years	Nine-tenths	6,868,728.00	79,925.30	71,932.77
Totals			$ 187,198,283.00	$ 2,095,690.10	$ 1,121,311.78

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,269,286.22
Largest amount written on any one risk	80,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 2,464,840.00
Premiums received	28,862.95
Losses paid	11,573.69
Losses incurred	10,881.69
Losses now unpaid	710.00

UNITED STATES BRANCH OF THE ROSSIA INSURANCE COMPANY OF ST. PETERSBURG, RUSSIA.

Incorporated 1881. Commenced Business in United States February 6, 1904.

United States Manager, CARL F. STURHAN.

Head Office in United States, 92 William Street, New York City.

Statutory deposit, $200,000.00.

INCOME.

	Fire.	
Gross premiums	$ 1,018,666.57	
Deduct re-insurance, rebate, abatement and return premiums	123,489.06	
Total premiums		$ 895,177.51
Interest on bonds	$ 17,287.50	
Interest from all other sources	1,391.01	
Total interest		18,678.51
Received from home office		578,230.00
Total income		$ 1,492,086.02

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 123,499.53	
Deduct salvage and re-insurance	2,200.91	
Net amount paid for losses		121,298.62
Commissions or brokerage		246,397.40
Salaries, fees and all other charges of officers, agents and other employees		13,326.79
All other taxes, licenses and Insurance Department fees		2,393.09
Rents		2,000.00
All other disbursements		14,897.12
Total disbursements during the year		$ 400,313.02
Balance December 31, 1904		$ 1,091,773.00

LEDGER ASSETS.

Book value of bonds	$ 922,143.75	
Cash deposited in banks	123,437.02	
Agents' balances, representing business written subsequent to October 1, 1904	46,192.23	
Total ledger assets		$ 1,091,773.00

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 6,720.83
Gross assets	$ 1,098,493.83

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	131.25
Total admitted assets	$ 1,098,362.58

LIABILITIES.

Gross claims for losses in process of adjustment	$ 94,677.00	
Net amount of unpaid losses and claims		$ 94,677.00
Unearned premiums on fire risks, running one year or less	$ 303,599.80	
Unearned premiums on fire risks, running more than one year	72,439.17	
Additional reserve for unearned premiums	100,000.00	
Total unearned premiums		476,038.97
Total liabilites, except capital		$ 570,715.97
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	327,646.61	
Surplus as regards policy-holders		527,646.61
Total liabilities		$ 1,098,362.58

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$	$
Written or renewed during the year	78,004,788.00	1,018,666.57
Total	$ 78,004,788.00	$ 1,018,666.57
Deduct those expired and marked off as terminated	13,297,311.00	325,372.94
In force at end of the year 1904	$ 64,707,477.00	$ 693,293.63
Net amount in force December 31, 1904	$ 64,707,477.00	$ 693,293.63

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 56,741,135.00	$ 607,199.60	$ 303,599.80
In 1904	2 years	Three-fourths	602,398.00	6,518.06	4,888.54
In 1904	3 years	Five-sixths	5,553,026.00	60,101.84	50,084.87
In 1904	4 years	Seven-eighths	221,455.00	2,438.47	2,133.67
In 1904	5 years	Nine-tenths	1,589,463.00	17,035.66	15,332.09
Total			$ 64,707,477.00	$ 693,293.63	$ 376,038.97

GENERAL INTERROGATORIES.

Losses incurred during year 1904—fire	$ 215,975.62
Largest amount written on any one risk	20,000.00

NO DIRECT BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 360,289.00
Premiums received	4,990.55
Losses paid	387.64
Losses incurred	1,137.64

UNITED STATES BRANCH OF THE SALAMANDRA INSURANCE COMPANY, ST. PETERSBURG, RUSSIA.

Incorporated January 26, 1846. Commenced Business in United States December 30, 1899.

United States Managers, ALBERT WILCOX & Co.

Head Office in United States, 27 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 1,102,184.38

INCOME.

	Fire.	
Gross premiums	$ 1,622,057.30	
Deduct re-insurance, rebate, abatement and return premiums	294,452.60	
Total premiums		1,327,604.70
Interest on bonds		33,820.02
Profit on sale or maturity of ledger assets		3,639.25
Received from home office		150,000.00
Total income		$ 1,515,063.97
Aggregate last balance and income		$ 2,617,248.35

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 828,542.72	
Net amount paid for losses		828,542.72
Remitted to home office		150,742.47
Commissions or brokerage		369,596.89
Salaries, fees and all other charges of officers, agents and other employees		897.07
All other taxes, licenses and Insurance Department fees		5,670.11
Total disbursements during the year		$ 1,355,449.26
Balance December 31, 1904		$ 1,261,799.09

LEDGER ASSETS.

Book value of bonds	$ 862,635.00	
Cash deposited in banks	66,132.26	
Agents' balances, representing business written subsequent to October 1, 1904	47,502.58	
Cash deposited with trustees	285,529.25	
Total ledger assets		$ 1,261,799.09

NON-LEDGER ASSETS.

Interest accrued on bonds	10,564.20
Total admitted assets	$ 1,272,363.29

LIABILITIES.

Gross losses adjusted and unpaid	$ 13,953.62	
Gross claims for losses in process of adjustment	121,374.86	
Net amount of unpaid losses and claims		$ 135,328.48
Unearned premiums on fire risks, running one year or less	$ 573,050.75	
Unearned premiums on fire risks, running more than one year	241,378.80	
Total unearned premiums		814,429.55
Total liabilities, except capital		$ 949,758.03

Statutory deposit	$ 200,000.00	
Surplus over all liabilities	122,605.26	
Surplus as regards policy-holders		$ 322,605.26
Total liabilities		$ 1,272,363.29

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 89,999,008.00	$ 1,150,390.95
Written or renewed during the year	161,723,944.00	1,622,057.30
Total	$ 251,722,952.00	$ 2,772,448.25
Deduct those expired and marked off as terminated	132,085,269.00	1,227,830.41
In force at end of the year 1904	$ 119,637,683.00	$ 1,544,617.84
Net amount in force December 31, 1904	$ 119,637,683.00	$ 1,544,617.84

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 83,711,362.00	$ 1,146,101.51	$ 573,050.75
In 1903	2 years	One-fourth	305,995.00	2,831.27	707.82
In 1904	2 years	Three-fourths	1,065,563.00	7,640.65	5,730.49
In 1902	3 years	One-sixth	5,787,872.00	52,230.81	8,705.13
In 1903	3 years	One-half	9,663,380.00	79,390.63	39,695.32
In 1904	3 years	Five-sixths	12,291,380.00	133,050.28	110,875.23
In 1901	4 years	One-eighth	96,453.00	1,084.07	135.51
In 1902	4 years	Three-eighths	91,866.00	814.39	305.37
In 1903	4 years	Five-eighths	150,786.00	1,679.35	1,049.62
In 1904	4 years	Seven-eighths	155,919.00	1,689.21	1,478.06
In 1900	5 years	One-tenth	974,861.00	11,591.99	1,159.20
In 1901	5 years	Three-tenths	1,077,279.00	22,236.93	6,671.08
In 1902	5 years	One-half	981,881.00	14,824.29	7,412.15
In 1903	5 years	Seven-tenths	1,750,674.00	24,903.23	17,362.26
In 1904	5 years	Nine-tenths	2,527,912.00	44,481.23	40,033.11
Over 5 years		Pro rata	5,000.00	68.00	58.45
Total			$ 119,637,683.00	$ 1,544,617.84	$ 814,429.55

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 953,318.78
Largest amount written on any one risk	30,000.00

NO DIRECT BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 427,559.00
Premiums received	7,831.73
Losses paid	3,908.47
Losses incurred	4,999.63
Losses now unpaid	1,091.16

UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Incorporated 1824. Commenced Business in United States 1880.

United States Manager, JAMES H. BREWSTER.

Head Office in United States, 36 Pearl Street, Hartford, Conn.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 4,544,124.52

INCOME.

	Fire.	
Gross premiums	$ 3,369,240.73	
Deduct re-insurance, rebate, abatement and return premiums	1,409,238.73	
Total premiums		1,960,002.00
Interest on mortgage loans	$ 40,558.46	
Interest on collateral loans	100.00	
Interest on bonds and dividends on stocks	118,949.12	
Interest from all other sources	4,297.69	
Rents from company's property	21,777.84	
Total interest and rents		185,683.11
Total income		$ 2,145,685.11
Aggregate last balance and income		$ 6,689,809.63

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,158,101.06	
Deduct salvage and re-insurance	869,421.74	
Net amount paid for losses		1,288,679.32
Remitted to home office		1,124.02
Commissions or brokerage		405,831.31
Salaries, fees and all other charges of officers, agents and other employees		97,836.91
Taxes on real estate		4,272.68
All other taxes, licenses and Insurance Department fees		58,820.80
Repairs and expenses on real estate		11,922.86
Rents		10,812.13
Loss on sales or maturity—ledger assets		15,773.95
Advertising, printing and stationery		15,060.12
Office furniture and fixtures		7,795.96
Miscellaneous expenses		85,891.31
Total disbursements during the year		$ 2,003,821.37
Balance December 31, 1904		$ 4,685,988.26

LEDGER ASSETS.

Book value of real estate	$ 189,830.65
Mortgage loans on real estate	776,148.42
Loans secured by pledge of bonds, stocks or other collaterals	2,000.00
Book value of bonds and stocks	3,340,344.05
Cash in company's office	500.00
Cash deposited in banks	234,045.26

Agents' balances, representing business written subsequent to October 1, 1904	$ 138,622.10	
Agents' balances, representing business written prior to October 1, 1904,	4,497.78	
Total ledger assets		$ 4,685,988.26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,576.58	
Interest due and accrued on bonds and stocks	11,991.91	
Interest due on collateral loans	50.00	
Interest due accrued on other assets	431.23	
Total		24,049.72
Market value of bonds and stocks over book value		8,516.20
Gross premiums in course of collection not more than three months due		274,315.17
Commissions due on return premiums and re-insurance		29,406.16
Gross assets		$ 5,022,275.51

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	4,497.78
Total admitted assets	$ 5,017,777.73

LIABILITIES.

Gross losses adjusted and unpaid	$ 82,819.67	
Gross claims for losses in process of adjustment	192,259.94	
Gross claims for losses resisted	20,704.92	
Total	$ 295,784.53	
Deduct re-insurance due or accrued	93,657.48	
Net amount of unpaid losses and claims		$ 202,127.05
Unearned premiums on fire risks, running one year or less	$ 768,479.13	
Unearned premiums on fire risks, running more than one year	906,896.93	
Total unearned premiums		1,675,376.06
Commissions due agents and brokers		62,982.76
Return and re-insurance premiums		115,455.56
Total liabilities, except capital		$ 2,055,941.43
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	2,761,836.30	
Surplus as regards policy-holders		2,961,836.30
Total liabilities		$ 5,017,777.73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 423,123,881.00	$ 4,531,615.28
Written or renewed during the year	291,989,542.00	3,369,240.73
Total	$ 715,113,423.00	$ 7,900,856.01
Deduct those expired and marked off as terminated	320,960,519.00	3,607,433.21
In force at end of the year 1904	$ 394,152,904.00	$ 4,293,422.80
Deduct amount re-insured	99,361,381.00	995,439.82
Net amount in force December 31, 1904	$ 294,791,523.00	$ 3,297,982.98

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 114,400,078.00	$ 1,536,958.25	$ 768,479.13
In 1903	2 years	One-fourth	286,861.00	6,758.28	1,689.57
In 1904	2 years	Three-fourths	410,648.00	6,777.77	5,083.33
In 1902	3 years	One-sixth	45,080,730.00	395,049.27	65,841.55
In 1903	3 years	One-half	41,824,922.00	372,293.05	186,146.52
In 1904	3 years	Five-sixths	48,145,794.00	453,464.98	377,887.48
In 1901	4 years	One-eighth	1,613,064.00	15,546.03	1,943.25
In 1902	4 years	Three-eighths	903,813.00	7,894.36	2,960.39
In 1903	4 years	Five-eighths	825,319.00	6,212.05	3,882.53
In 1904	4 years	Seven-eighths	601,900.00	4,908.47	4,294.91
In 1900	5 years	One-tenth	7,517,372.00	84,462.84	8,446.28
In 1901	5 years	Three-tenths	8,717,273.00	99,646.99	29,894.10
In 1902	5 years	One-half	7,989,632.00	98,642.27	49,321.13
In 1903	5 years	Seven-tenths	7,502,223.00	94,628.19	66,239.73
In 1904	5 years	Nine-tenths	8,971,894.00	114,740.18	103,266.16
Total			$ 294,791,523.00	$ 3,297,982.98	$ 1,675,376.06

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,274,924.67
Largest amount written on any one risk	200,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,560,629.00
Premiums received	19,111.87
Losses paid	6,358.45
Losses incurred	5,511.20
Losses now unpaid	200.50

UNITED STATES BRANCH OF THE SKANDIA INSURANCE COMPANY, STOCKHOLM, SWEDEN.

Incorporated January 12, 1855. Commenced Business in United States 1900.

United States Manager and Attorney, C. F. SHALLCROSS.

Head Office in United States, 50 Wall Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 1,041,984.59

INCOME.

	Fire.	
Gross premiums	$ 1,044,776.91	
Deduct re-insurance, rebate, abatement and return premiums	220,172.24	
Total premiums		824,604.67
Interest on bonds	$ 31,735.80	
Interest from all other sources	5,506.55	
Total interest		37,242.35
Received from home office		102,027.03
Total income		$ 963,874.05
Aggregate last balance and income		$ 2,005,858.64

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 547,418.72	
Deduct salvage and re-insurance	1,281.84	
Net amount paid for losses		546,136.88
Remitted to home office		152,918.92
Commissions or brokerage		250,935.13
All other taxes, licenses and Insurance Department fees		811.30
Amount written off to reduce bonds to book value		3,159.77
All other disbursements		4,110.27
Total disbursements during the year		$ 958,122.27
Balance December 31, 1904		$ 1,047,736.37

LEDGER ASSETS.

Book value of bonds	$ 873,513.48	
Cash deposited in banks	127,555.54	
Agents' balances, representing business written subsequent to October 1, 1904	46,667.35	
Total ledger assets		$ 1,047,736.37

NON-LEDGER ASSETS.

Interest accrued on bonds	8,045.84
Gross assets	$ 1,055,782.21

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	10,236.45
Total admitted assets	$ 1,045,545.76

LIABILITIES.

Gross losses adjusted and unpaid	$ 46,747.27	
Gross claims for losses in process of adjustment	69,713.22	
Gross claims for losses resisted	5,480.00	
Net amount of unpaid losses and claims		$ 121,940.49
Unearned premiums on fire risks, running one year or less	$ 336,457.47	
Unearned premiums on fire risks, running more than one year	213,496.49	
Total unearned premiums		549,953.96
Total liabilities, except capital		$ 671,894.45
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	173,651.31	
Surplus as regards policy-holders		373,651.31
Total liabilities		$ 1,045,545.76

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 85,479,350.87	$ 977,303.81
Written or renewed during the year	96,477,762.48	1,044,776.91
Total	$ 181,957,113.35	$ 2,022,080.72
Deduct those expired and marked off as terminated	91,584,344.42	971,612.31
In force at end of the year 1904	$ 90,372,768.93	$ 1,050,468.41
Net amount in force December 31, 1904	$ 90,372,768.93	$ 1,050,468.41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 57,033,639.75	$ 672,914.94	$ 336,457.47
In 1903	2 years	One-fourth	1,098,701.85	7,754.69	1,938.67
In 1904	2 years	Three-fourths	1,083,732.32	10,038.23	7,528.67
In 1902	3 years	One-sixth	5,333,019.29	51,347.41	8,557.90
In 1903	3 years	One-half	6,446,876.59	61,201.78	30,600.88
In 1904	3 years	Five-sixths	8,114,870.37	83,348.82	69,457.35
In 1901	4 years	One-eighth	976,438.33	8,605.17	1,075.64
In 1902	4 years	Three-eighths	334,362.00	4,860.12	1,822.54
In 1903	4 years	Five-eighths	282,289.50	3,974.14	2,483.84
In 1904	4 years	Seven-eighths	268,652.00	3,801.75	3,326.53
In 1900	5 years	One-tenth	648,729.00	9,442.16	944.22
In 1901	5 years	Three-tenths	1,562,988.18	23,580.55	7,074.16
In 1902	5 years	One-half	1,967,368.75	30,181.92	15,090.96
In 1903	5 years	Seven-tenths	2,390,593.00	36,573.47	25,601.43
In 1904	5 years	Nine-tenths	2,709,008.00	40,209.37	36,188.43
Over 5 years		Pro rata	121,500.00	2,633.89	1,805.27
Total			$ 90,372,768.93	$ 1,050,468.41	$ 549,953.96

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 535,095.29
Largest amount written on any one risk	30,000.00

NO DIRECT BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 94,608.00
Premiums received	1,501.00
Losses paid	925.00
Losses incurred	881.00
Losses now unpaid	48.00

UNITED STATES BRANCH SUN INSURANCE OFFICE, LONDON, ENGLAND.

Incorporated 1710. Commenced Business in United States August, 1882.

United States Manager, J. J. GUILE.

Head Office in United States, 54 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31, 1903		$ 2,891,867.60

INCOME.

	Fire.	
Gross cash received for premiums	$ 3,030,292.77	
Deduct re-insurance, rebate, abatement and return premiums	700,475.89	
Total premiums		2,329,816.88
Interest on mortgage loans	$ 2,468.53	
Interest on bonds and dividends on stocks	79,440.77	
Interest from all other sources	4,715.35	
Rents from company's property	23,094.50	
Total interest and rents		109,719.15
Profit on sale or maturity of ledger assets		7,674.46
Received from home office		536,854.86
Total income		$ 2,984,065.35
Aggregate last balance and income		$ 5,875,932.95

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,816,365.33	
Deduct salvage and re-insurance	109,602.09	
Net amount paid for losses		1,706,763.24
Remitted to home office		181,410.49
Commissions or brokerage		535,722.51
Salaries, fees and all other charges of officers, agents and other employees		114,694.57
Taxes on real estate		4,108.64
All other taxes, licenses and Insurance Department fees		54,556.69
Rents		21,336.00
Repairs and expenses on real estate		7,474.61
Advertising, printing and stationery		19,824.16
General and agency expenses		95,363.33
Postage		11,383.20
Maps		6,624.59
Total disbursements during the year		$ 2,759,262.03
Balance December 31, 1904		$ 3,116,670.92

LEDGER ASSETS.

Book value of real estate	$ 309,837.79	
Mortgage loans on real estate	50,000.00	
Book value of bonds and stocks	2,180,195.39	
Cash in company's office	394.39	
Cash deposited in banks	265,852.35	
Agents' balances, representing business written subsequent to October 1, 1904	310,303.99	
Agents' balances, representing business written prior to October 1, 1904	87.01	
Total ledger assets		$ 3,116,670.92

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 375.00	
Interest accrued on bonds and stocks	25,084.06	
Interest accrued on other assets	1,814.85	
Rents accrued on company's property or lease	1,316.67	
Total		$ 28,590.58
Market value of bonds and stocks over book value		99,112.36
Gross assets		$ 3,244,373.86

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, 1904	$ 87.01	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	48,837.39	
Total		48,924.80
Total admitted assets		$ 3,195,449.06

LIABILITIES.

Gross losses adjusted and unpaid	$ 43,151.61	
Gross claims for losses in process of adjustment	141,105.00	
Gross claims for losses resisted	20,177.43	
Total	$ 204,434.04	
Deduct re-insurance due or accrued	11,955.99	
Net amount of unpaid losses and claims		$ 192,478.05
Unearned premiums on fire risks, running one year or less	$ 807,455.18	
Unearned premiums on fire risks, running more than one year	1,099,146.85	
Total unearned premiums		1,906,602.03
Salaries, rents, etc., due and accrued		5,379.88
Re-insurance premiums		6,405.13
Total liabilities, except capital		$ 2,110,865.09
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	884,583.97	
Surplus as regards policy-holders		1,084,583.97
Total liabilities		$ 3,195,449.06

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force on the 31st day of December, 1903	$ 358,399,016.00	$ 3,613,896.95
Written or renewed during the year	269,828,180.00	3,030,292.77
Total	$ 628,227,196.00	$ 6,644,189.72
Deduct those expired and marked off as terminated	247,103,920.00	2,718,561.45
In force at the end of the year	$ 381,123,276.00	$ 3,925,628.27
Deduct amount re-insured	25,084,078.00	247,341.00
Net amount in force December 31, 1904	$ 356,039,198.00	$ 3,678,287.27

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 132,836,846.00	$ 1,614,910.36	$ 807,455.18
In 1902	3 years	One-sixth	48,496,961.00	400,915.47	66,819.25
In 1903	3 years	One-half	48,556,325.00	395,386.31	197,693.15
In 1904	3 years	Five-sixths	58,801,490.00	527,994.37	439,995.31
In 1900	5 years	One-tenth	12,029,161.00	122,634.63	12,263.46
In 1901	5 years	Three-tenths	12,325,832.00	130,883.75	39,265.12
In 1902	5 years	One-half	14,401,348.00	154,647.93	77,323.96
In 1903	5 years	Seven-tenths	14,211,927.00	158,082.29	110,657.60
In 1904	5 years	Nine-tenths	14,322,708.00	172,175.78	154,958.20
Over 5 years		Pro rata	56,600.00	656.38	170.80
Total			$ 356,039,198.00	$ 3,678,287.27	$ 1,906,602.03

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,688,545.01
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 753,431.00
Premiums received	15,991.79
Losses paid	6,926.49
Losses incurred	7,404.50
Losses now unpaid	279.97

UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY, LONDON, ENGLAND.

Incorporated 1714. Commenced Business in United States 1891.

United States Managers, HALL & HENSHAW.

Head Office in United States, 35 Pine Street, New York City.

Statutory deposit, $305,000.00.

Amount of ledger assets December 31, 1903	$ 1,677,520.00

INCOME.

	Fire.	
Gross premiums	$ 1,776,182.38	
Deduct re-insurance, rebate, abatement and return premiums	633,246.97	
Total premiums		1,142,935.41
Interest on bonds and dividends on stocks	$ 43,155.42	
Interest from all other sources	1,888.20	
Rents from company's property	16,375.84	
Total interest and rents		61,419.46
Profit on sale or maturity of ledger assets		599.18
Received from home office		532,200.00
Total income		$ 1,737,154.05
Aggregate last balance and income		$ 3,414,674.05

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,137,452.25	
Deduct salvage and re-insurance	179,988.94	
Net amount paid for losses		$ 957,463.31
Remitted to home office		295,863.90
Commissions or brokerage		285,165.80
Salaries, fees and all other charges of officers, agents and other employees		39,423.61
Taxes on real estate		3,371.82
All other taxes, licenses and Insurance Department fees		27,563.20
Rents		5,000.04
Repairs and expenses on real estate		4,004.02
Advertising, printing, stationery and subscription		5,568.93
Traveling		12,232.62
Boards		15,634.60
Postage, maps and express		4,827.11
Telegrams, exchange and office expenses		6,820.10
Total disbursements during the year		$ 1,662,939.06
Balance December 31, 1904		$ 1,751,734.99

LEDGER ASSETS.

Book value of real estate	$ 190,973.19	
Book value of bonds and stocks	1,293,027.03	
Cash in company's office	269.36	
Cash deposited in banks	84,243.51	
Agents' balances, representing business written subsequent to October 1, 1904	179,940.32	
Agents' balances, representing business written prior to October 1, 1904	1,676.24	
Re-insurance on losses paid	$ 1,605.34	
Total ledger assets		$ 1,751,734.99

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 13,344.96	
Interest accrued on other assets	100.98	
Total		13,445.94
Market value of real estate over book value		9,026.81
Market value of bonds and stocks over book value		10,422.97
Gross assets		$ 1,784,630.71

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	1,676.24
Total admitted assets	$ 1,782,954.47

LIABILITIES.

Gross losses adjusted and unpaid	$ 30,575.71	
Gross claims for losses in process of adjustment	118,149.82	
Gross claims for losses resisted	23,842.50	
Total	$ 172,568.03	
Deduct re-insurance due or accrued	38,333.49	
Net amount of unpaid losses and claims		$ 134,234.54
Unearned premiums on fire risks, running one year or less	$ 457,365.68	
Unearned premiums on fire risks, running more than one year	306,960.38	
Total unearned premiums		764,326.06
Return and re-insurance premiums		11,165.07
Total liabilities, except capital		$ 909,725.67

Statutory deposit	$ 305,000.00	
Surplus over all liabilities	568,228.80	
Surplus as regards policy-holders		$ 873,228.80
Total liabilities		$ 1,782,954.47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 151,296,590.00	$ 1,615,975.89
Written or renewed during the year	169,412,875.00	1,776,182.38
Total	$ 320,709,465.00	$ 3,392,158.27
Deduct those expired and marked off as terminated	149,867,048.00	1,618,445.46
In force at the end of the year	$ 170,842,417.00	$ 1,773,712.81
Deduct amount re-insured	33,394,558.00	308,477.07
Net amount in force December 31, 1904	$ 137,447,859.00	$ 1,465,235.74

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 81,511,423.00	$ 914,731.34	$ 457,365.68
In 1903	2 years	One-fourth	1,290,541.00	9,771.36	2,442.84
In 1904	2 years	Three-fourths	1,232,798.00	12,433.89	9,325.42
In 1902	3 years	One-sixth	10,521,956.00	92,680.77	15,446.79
In 1903	3 years	One-half	11,388,900.00	100,233.75	50,116.88
In 1904	3 years	Five-sixths	18,353,483.00	172,323.46	143,602.88
In 1901	4 years	One-eighth	292,600.00	3,214.58	401.82
In 1902	4 years	Three-eighths	369,379.00	3,423.54	1,283.83
In 1903	4 years	Five-eighths	368,303.00	2,962.53	1,851.58
In 1904	4 years	Seven-eighths	555,579.00	3,870.20	3,386.43
In 1900	5 years	One-tenth	1,803,401.00	26,211.99	2,621.19
In 1901	5 years	Three-tenths	2,499,097.00	31,906.68	9,572.00
In 1902	5 years	One-half	1,901,833.00	23,497.65	11,748.82
In 1903	5 years	Seven-tenths	2,397,333.00	30,083.49	21,058.44
In 1904	5 years	Nine-tenths	2,961,233.00	37,890.51	34,101.46
Total			$ 137,447,859.00	$ 1,465,235.74	$ 764,326.06

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 985,200.35
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 1,906,824.00
Premiums received	19,145.86
Losses paid	9,292.94
Losses incurred	11,056.94

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

Incorporated August, 1851. Commenced Business in United States September, 1874.

GEORGE A. COX, President. C. C. FOSTER, Secretary.

Home Office, 22 Wellington Street, Toronto, Canada.

Statutory deposit, $201,000.00.

Amount of ledger assets December 31, 1903			$ 2,444,366.07

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums	$ 2,981,233.74	$ 522,892.59	
Deduct re-insurance, rebate, abatement and return premiums	804,430.37	70,554.48	
	$ 2,176,803.37	$ 462,338.11	
Total premiums			2,639,141.48
Interest on mortgage loans		$ 755.80	
Interest on bonds and dividends on stock		64,970.70	
Interest from all other sources		9,409.19	
Total interest			75,135.69
Received from home office			100,044.50
Total income			$ 2,814,321.67
Aggregate last balance and income			$ 5,258,687.74

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,747,594.27	$ 378,670.32	
Deduct salvage and re-insurance	121,602.13	42,129.41	
	$ 1,625,992.14	$ 336,540.91	
Net amount paid for losses			1,962,533.05
Commissions or brokerage			533,199.65
Salaries, fees and all other charges of officers, agents and other employees			92,565.97
All other taxes, licenses and Insurance Department fees			71,241.25
Rents			5,953.88
Loss on sales or maturity—ledger assets			2,876.25
Advertising and printing			18,472.92
Supervision and adjustments			58,835.28
All other disbursements			108,173.20
Total disbursements during the year			$ 2,853,851.45
Balance December 31, 1904			$ 2,404,836.29

LEDGER ASSETS.

Mortgage loans on real estate	$	15,000.00
Book value of bonds and stocks		1,902,561.19
Cash in company's office		145.33
Cash deposited in banks		67,925.61
Agents' balances, representing business written subsequent to October 1, 1904		382,608.38

Agents' balances, representing business written prior to October 1, 1904	$ 11,216.57	
Bills receivable, not matured, taken for marine and inland risks	15,574.05	
Bills receivable, taken for fire risks	9,805.16	
Total ledger assets		$ 2,404,836.29

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1904	$ 11,216.57	
Bills receivable, past due, taken for fire risks	4,405.16	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	28,718.10	
Total		44,339.83
Total admitted assets		$ 2,360,476.46

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,005.77	
Gross claims for losses in process of adjustment	88,587.11	
Gross claims for losses resisted	6,732.47	
Net amount of unpaid losses and claims		$ 110,325.35
Unearned premiums on fire risks, running one year or less	$ 847,385.93	
Unearned premiums on fire risks, running more than one year	583,348.70	
Unearned premiums on inland navigation risks	56,968.37	
Unearned premiums on unexpired marine risks	39,668.86	
Total unearned premiums		1,527,371.86
Total liabilities, except capital		$ 1,637,697.21
Statutory deposit	$ 201,000.00	
Surplus over all liabilities	521,799.25	
Surplus as regards policy-holders		722,799.25
Total liabilities		$ 2,360,496.46

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1903	$ 253,545,683.00	$ 2,917,474.28
Written or renewed during the year	289,235,463.00	2,981,233.74
Total	$ 542,781,146.00	$ 5,898,708.02
Deduct those expired and marked off as terminated	265,194,885.00	2,757,526.37
In force at end of the year 1904	$ 277,586,261.00	$ 3,141,181.65
Deduct amount re-insured	34,845,683.00	339,680.34
Net amount in force December 31, 1904	$ 242,740,578.00	$ 2,801,501.31

	Marine and Inland.	*Premiums.*
In force on the 31st day of December, 1903	$ 8,002,648.00	$ 237,553.58
Written or renewed during the year	65,203,245.00	532,892.59
Total	$ 73,205,893.00	$ 770,446.17
Deduct those expired and marked off as terminated	65,710,363.00	550,305.40
In force at the end of the year	$ 7,495,530.00	$ 220,140.77
Deduct amount re-insured	1,190,969.00	32,033.22
Net amount in force December 31, 1904	$ 6,304,561.00	$ 188,107.55

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1904	1 year or less	One-half	$ 147,182,208.00	$ 1,694,771.85	$ 847,385.93
In 1902	3 years	One-sixth	21,209,530.00	235,528.33	39,254.72
In 1903	3 years	One-half	22,115,789.00	240,646.61	120,323.30
In 1904	3 years	Five-sixths	26,751,488.00	291,806.66	243,172.22
In 1900	5 years	One-tenth	4,164,724.00	51,080.84	5,108.08
In 1901	5 years	Three-tenths	5,256,064.00	66,591.20	19,977.36
In 1902	5 years	One-half	5,444,007.00	72,011.33	36,005.66
In 1903	5 years	Seven-tenths	5,351,052.00	73,253.40	51,277.38
In 1904	5 years	Nine-tenths	5,265,716.00	75,811.09	68,229.98
Total			$ 242,740,578.00	$ 2,801,501.31	$ 1,430,734.63

GENERAL INTERROGATORIES.

Losses incurred during 1904—fire	$ 1,602,967.96
Losses incurred during 1904—inland marine	243,263.14
Losses incurred during 1904—ocean marine	94,629.77
Largest amount written on any one risk	25,000.00

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 1904.

	Fire Risks.
Risks written	$ 3,473,126.00
Premiums received	26,628.26
Losses paid	25,234.40
Losses incurred	10,657.11

FIDELITY AND CASUALTY COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

ÆTNA INDEMNITY COMPANY.

Incorporated March, 1897. Commenced Business May, 1897.

BEEKMAN HUNT, President. E. S. PEGRAM, Secretary.

Home Office, 36 Pearl Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $374,931.82.

Amount of ledger assets December 31 of previous year	$ 839,308.38	
Increase of capital during the year	36,763.65	
Extended at		$ 876,072.03

INCOME.

Net cash received for premiums—		
Fidelity	$ 53,242.00	
Surety	219,465.07	
Plate-glass	75,954.41	
Burglary	121,432.07	
Total premiums received		470,093.55
Interest on bonds and dividends on stock	$ 23,904.37	
Interest from all other sources	6,167.35	
Total interest		30,071.72
Profit on sale or maturity of ledger assets		8,252.00
Ten per cent. premiums on increase capital stock		3,676.35
Total income		$ 512,093.62
Sum of both amounts		$ 1,388,165.65

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 22,582.96	
Surety	53,429.23	
Plate-glass	29,802.55	
Burglary	39,242.38	
Total paid for losses		145,057.12
Commissions or brokerage		104,883.80
Salaries, fees and all other compensation of officers and home office employees		67,017.41
Salaries, traveling and all other expenses of agents not paid by commissions		86,167.48
Rents		19,308.14
Advertising, $3,042.51; printing and stationery, $21,605.90; postage and express, $12,781.85		37,430.26
Legal expenses		50,709.26
Furniture and fixtures		3,190.69
Insurance taxes, licenses and Department fees		18,819.28
Loss on sale or maturity of ledger assets		1,118.00
Executive office, sundries		8,507.57
Executive office, traveling		6,050.25
Executive office, telegraph and telephone		540.52
Total disbursements		$ 548,799.78
Balance December 31, 1904		$ 839,365.87

LEDGER ASSETS.

Book value of bonds and stocks	$ 606,685.00	
Cash deposited in banks	227,380.25	
United Auditing and Adjusting Association	4,867.50	
Agents' balances	433.12	
Total ledger assets		$ 839,365.87

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 2,545.02	
Interest accrued on other assets	1,210.34	
Total interest accrued		3,755.36

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Fidelity	$ 9,535.65	$ 2,759.41	
Surety	30,870.67	24,803.35	
Plate-glass	15,348.80	4,594.08	
Burglary	43,488.76	8,167.80	
	$ 99,243.88	$ 40,324.64	
Total			139,568.52
Gross assets			$ 982,689.75

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 40,324.64	
Book value of ledger assets over market value, viz.: Bonds and stocks	9,424.19	
Total		49,748.83
Total admitted assets		$ 932,940.92

LIABILITIES.

Losses and claims in process of adjustment—		
Fidelity	$ 7,051.72	
Surety	27,080.46	
Plate-glass	333.83	
Burglary	4,687.77	
Total unpaid claims		$ 39,153.78
Unearned premiums on unexpired risks running one year or less from date of policy	$ 263,110.21	
Unearned premiums on unexpired risks running more than one year from date of policy	13,662.66	
Total unearned premiums		276,772.87
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		24,810.97
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		1,263.10
Re-insurance		4,503.40
Contingent fund reserve		100,000.00
Total liabilities except capital		$ 446,504.12
Capital paid up in cash	$ 374,931.82	
Surplus over all liabilities	111,504.98	
Surplus as regards policy-holders		486,436.80
Total liabilities		$ 932,940.92

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*	*Plate-glass.*
Premiums in force December 31, 1903	$ 53,044.38	$ 140,308.42	$ 70,382.26
Written or renewed during the year	74,779.71	265,950.53	88,398.04
Totals	$ 127,824.09	$ 406,258.95	$ 158,780.30
Deduct expirations and cancellations	61,781.16	163,364.92	77,483.55
In force at the end of year	$ 66,042.93	$ 242,894.03	$ 81,296.75
Deduct amount re-insured	564.70	1,000.00	
Net premiums in force December 31, 1904	$ 65,478.23	$ 241,894.03	$ 81,296.75

	Burglary.
Premiums in force December 31, 1903	$ 69,237.06
Written or renewed during the year	174,412.35
Total	$ 243,649.41
Deduct expirations and cancellations	77,321.94
In force at end of the year	$ 166,327.47
Deduct amount re-insured	11,418.88
Net premiums in force December 31, 1904	$ 154,908.59

BUSINESS IN NORTH CAROLINA DURING 1904.

Gross premiums on risks written or renewed during the year—		
Fidelity	$ 290.00	
Surety	750.00	
Plate-glass	20.14	
Burglary	334.10	
Total		$ 1,394.24

ÆTNA LIFE INSURANCE COMPANY.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. WALTER C. FAXON, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

ACCIDENT, HEALTH AND LIABILITY BUSINESS.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00

Amount of ledger assets December 31 of previous year		$ 64,711,836.13
INCOME.		
Net cash received for premiums—		
Accident	$ 1,500,297.96	
Health	165,174.81	
Liability	1,707,240.64	
Total premiums received		3,372,713.41
Interest on mortgage loans	$ 1,607,528.18	
Interest on collateral loans	61,029.17	
Interest on bonds and dividends on stocks	1,040,448.60	
Interest from all other sources	308,529.15	

Rent from company's property, including $23,000.00 for company's own occupancy	$ 41,950.27	
Discount on claims paid in advance	1,611.32	
Total interest and rents		$ 3,061,096.69
Profit on sale or maturity of ledger assets		1,520.32
Profit and loss		16.98
Total income of accident, health and liability business		$ 6,435,347.40
Premium income—life business		9,496,209.36
Total income during the year		$ 15,931,556.76
Sum of both amounts		$ 80,643,392.89

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 703,668.33	
Health	72,388.00	
Liability	505,866.29	
Total paid for losses		$ 1,281,922.62
Investigation of claims		77,149.65
Commission or brokerage		968,179.36
Paid stockholders for interest or dividends		50,000.00
Salaries, fees and all other compensation of officers and home office employees		85,873.31
Salaries, traveling and all other expenses of agents not paid by commissions		62,441.62
Medical examiners' fees		11,026.62
Inspections (other than medical)		23,298.76
Rents		26,822.09
Advertising, $11,887.95; printing and stationery, $46,788.84; postage and express, $30,889.45		89,566.24
Legal expenses		526.67
Furniture and fixtures		15,013.97
Insurance taxes, licenses and department fees		48,160.45
Surrender value on accident policies		2,066.94
All other disbursements		11,393.73
Total disbursements—accident, health and liability business		$ 2,753,442.03
Total disbursements—life business		8,005,413.93
Total disbursements		$ 10,758,855.96
Balance December 31, 1904		$ 69,884,536.93

LEDGER ASSETS.

Book value of real estate	$ 633,164.74	
Mortgage loans on real estate	32,686,317.72	
Loans secured by pledges of bonds, stocks or other collateral	1,051,394.62	
Book value of bonds and stocks	24,490,386.90	
Cash in company's office	55,107.28	
Deposited in banks	7,021,516.02	
Bills receivable	32,071.16	
Agents' balances	23,074.41	
Loans made to policy-holders on this company's policies	3,553,880.50	
Premium notes or liens on policies in force	337,623.58	
Total ledger assets		$ 69,884,536.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 423,646.64	
Interest due and accrued on bonds and stocks	143,500.05	
Interest due and accrued on collateral loans	4,064.04	
Interest due and accrued on other assets	245,384.42	
Rents due and accrued on company's property or lease	2,137.50	
Total rents and interest due and accrued		818,732.65

Market value of bonds and stocks over book value		$ 2,374,539.62
Net amount of uncollected and deferred premiums		674,112.68
Gross assets		$ 73,751,921.88

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 32,071.16	
Agents' balances (unsecured)	23,074.41	
Premium notes, loans or liens, in excess of reserve on policies	597.50	
Total		55,743.07
Total admitted assets		$ 73,696,178.81

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported Proofs not Received.*	*Resisted by Company.*	*Resisted for Policy-holders.*	
Accident	$ 60,545.85	$ 10,000.00	$ 78,140.77	$	
Health	3,991.04	1,250.00	2,400.00		
Liability	41,200.00		1,300.00	389,900.00	
	$ 105,736.89	$ 11,250.00	$ 81,840.77	$ 389,900.00	
Total unpaid claims					$ 588,727.66
Unearned premiums on unexpired risks running one year or less from date of policy				$ 1,212,799.35	
Unearned premiums on unexpired risks running more than one year from date of policy				61,544.93	
Special reserve for unpaid losses				100,000.00	
Total unearned premiums and reserve					1,274,344.28
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued					2,000.00
Total for accident, health and liability business					$ 1,965,071.94
Total liabilities for life business					65,175,466.22
Total amount of all liabilities except capital					$ 67,140,538.16
Capital paid up in cash				$ 2,000,000.00	
Surplus over all liabilities				4,555,640.65	
Surplus as regards policy-holders					6,555,640.65
Total liabilities					$ 73,696,178.81

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 993,419.79	$ 127,255.53	$ 980,766.77
Written or renewed during the year	1,553,779.82	176,699.98	1,825,214.27
Total	$ 2,547,199.61	$ 303,955.51	$ 2,805,981.04
Deduct expirations and cancellations	1,479,500.73	145,391.19	1,525,495.31
In force at the end of year	$ 1,067,698.88	$ 158,564.32	$ 1,280,485.73
Deduct amount re-insured	3,718.25	1,167.00	8,027.13
Net premiums in force December 31, 1904	$ 1,063,980.83	$ 157,397.32	$ 1,272,458.60

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed during the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 20,829.12	$ 9,364.30	$ 9,340.99
Health	3,869.88	1,737.97	1,345.47
Liability	9,059.57	2,522.75	7,222.75
Total	$ 33,758.57	$ 13,625.02	$ 17,909.21

AMERICAN BONDING COMPANY OF BALTIMORE.

Incorporated April 6, 1894. Commenced Business January 16, 1895.

GEORGE CATOR, President. EDWIN W. POE, Secretary.

Home Office, Courtland and Saratoga Streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 2,029,728.26
Decrease of capital during the year	$ 500,000.00	

INCOME.

Net cash received for premiums—		
Fidelity and Surety	635,019.26	
Burglary	100.82	
Total premiums received		635,120.08
Interest on mortgage loans	$ 1,115.04	
Interest on collateral loans	8,617.32	
Interest on bonds and dividends on stock	52,596.32	
Interest from all other sources	2,531.41	
Rents from company's property	696.62	
Total interest and rents		65,556.71
Profit on sale of stocks and bonds		1,281.20
Re-insurance		172.50
Total income		$ 702,130.49
Sum of both amounts		$ 2,731,858.75

DISBURSEMENTS.

Net amount paid policy-holders for losses: Fidelity and Surety	311,874.27
Commissions or brokerage	149,380.68
Paid stockholders for interest or dividends	40,000.00
Salaries, fees and all other compensation of officers and home office employees	83,608.61
Salaries, traveling and all other expenses of agents not paid by commissions	40,756.37
Inspections	6,326.76
Rents	1,831.78
Advertising, $14,246.63; printing and stationery, $17,474.61; postage and express, $11,894.98	43,616.22
Legal expenses	18,746.35
Furniture and fixtures	8,902.95
Insurance taxes, licenses and department fees	35,948.38
Repairs and expenses (other than taxes) on real estate	2,212.68
Loss on sales or maturity of ledger assets	40,333.81
Liquidation of bills payable	100,000.00
Reduction in collateral and special deposits	169,428.89
All other disbursements	36,085.00
Total disbursements	$ 1,089,052.75
Balance December 31, 1904	$ 1,642,806.00

LEDGER ASSETS.

Book value of real estate	$ 26,110.37
Mortgage loans on real estate	38,815.34
Loans secured by pledge of bonds, stocks or other collaterals	16,811.88

Book value of bonds and stocks	$ 1,317,093.18	
Cash in company's office	4,047.42	
Deposited in banks	217,457.60	
Accounts receivable, secured	22,470.21	
Total ledger assets		$ 1,642,806.00

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 720.27	
Interest due and accrued on bonds and stocks	4,951.65	
Interest due on collateral loans	333.67	
Total interest due and accrued		6,005.59

	On Policies or Renewals Issued Subsequent to October 1, 1904.	
Gross premiums in course of collection—		
Fidelity and Surety	$ 107,456.80	
Burglary	1,512.87	
Total		108,969.67
Gross admitted assets		$ 1,757,781.26

LIABILITIES.

	In Process of Adjustment.	*Reported, Proofs not Received.*	*Resisted by Company.*	
Losses and claims—				
Fidelity and Surety	$ 65,325.71	$ 3,914.31	$ 113,622.44	
Total unpaid claims				$ 182,862.46
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 322,092.37	
Total unearned premiums				322,092.37
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				27,223.04
Re-insurance				1,158.33
Collateral deposits				113,887.95
Special time deposit				200,000.00
Total liabilities, except capital				$ 847,224.15
Capital paid up in cash			$ 500,000.00	
Surplus over all liabilities			410,557.11	
Surplus as regards policy-holders				910,557.11
Total liabilities				$ 1,757,781.26

EXHIBIT OF PREMIUMS.

	Surety.
Premiums in force December 31, 1903	$ 680,370.06
Written or renewed during the year	731,522.74
Total	$ 1,411,892.80
Deduct expirations and cancellations	756,697.90
In force at the end of the year	$ 655,194.90
Deduct amount re-insured	12,623.85
Net premiums in force December 31, 1904	$ 642,571.05

	Burglary.
Written or renewed during the year	$ 1,667.30
Total	$ 1,667.30
Deduct expirations and cancellations	53.61
In force at end of year	$ 1,613.69
Net premiums in force December 31, 1904	$ 1,613.69

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and Surety	$ 9,961.40	$ 538.75	$ 1,388.75

EDGECOMBE MUTUAL HAIL INSURANCE COMPANY.

Incorporated June 27, 1904. Commenced Business June 27, 1904.

W. B. DAWSON, President. JOHN T. SHACKLEFORD, Secretary and Treasurer.

Home Office, Tarboro, N. C.

BALANCE SHEET.

Amount of capital paid up in cash, none—Mutual.

INCOME.

Net cash received for premiums—		
Hail	$ 946.75	
Total premiums received		$ 946.75
Total income		$ 946.75

DISBURSEMENTS.

Commission or brokerage	$ 205.99
Advertising, printing and stationery	12.70
Insurance taxes, licenses and department fees	28.50
Total disbursements	$ 246.69
Balance December 31, 1904	$ 700.06

LEDGER ASSETS.

Cash deposited in bank	$ 700.06	
Total ledger assets		$ 700.06

THE AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

Incorporated April 28, 1893. Commenced Business May 1, 1893.

S. M. PHELAN, President. E. M. TREAT, Secretary.

Home Office, 302 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, of previous year	$ 2,165,815.87

INCOME.

Net cash received for premiums—	
Credit	1,401,237.69
Interest on bonds	63,214.09
Total income	$ 1,464,451.78
Sum of both amounts	$ 3,630,267.15

DISBURSEMENTS.

Net amount paid policy-holders for losses: Credit	714,266.29
Commissions or brokerage	434,866.21
Paid stockholders for interest or dividends	50,000.00
Salaries, fees and all other compensation of officers and home office employees	101,442.64
Rents	17,219.10
Advertising, $17,934.39; printing and stationery, $5,237.41; postage and express, $5,759.30	28,931.10
Legal expenses	6,606.51
Insurance taxes, licenses and department fees	30,496.47
Interest and discount	8,129.48
Telegraph	4,046.67
Traveling expenses	20,845.95
Expenses	15,090.62
The agencies	3,686.42
Total disbursements	$ 1,435,627.46
Balance December 31, 1904	$ 2,194,639.69

LEDGER ASSETS.

Book value of bonds	$ 1,841,782.31	
Cash in company's office	2,009.37	
Cash deposited in banks	144,631.54	
Bills receivable	5,464.94	
Agents' balances	86,369.34	
Premium notes	76,175.97	
Office furniture and fixtures	37,606.22	
Deposit in attorney's hands	600.00	
Total ledger assets		$ 2,194,639.69

NON-LEDGER ASSETS.

Interest accrued on bonds		3,325.76
	On Policies or Renewals Issued Subsequent to October 1, 1904.	
Gross premiums in course of collection: Credit	$ 98,669.50	
Total		98,669.50
Accounts owned purchased on payment of losses; value based on past experience		52,047.17
Gross assets		$ 2,348,682.12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances	$ 86,369.34	
Furniture and fixtures	37,606.22	
Bills receivable	5,464.94	
Book value of ledger assets over market value, viz.: Bonds	9,366.01	
Total		$ 138,806.51
Total admitted assets		$ 2,209,875.61

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	
Credit	$ 42,450.70	$ 127,296.00	$ 5,600.00	
Total unpaid claims				$ 175,346.70
Unearned premiums on unexpired risks running one year or less from date of policy				727,506.09
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				10,000.00
Total liabilities, except capital				$ 912,852.79
Capital paid up in cash			$ 1,000,000.00	
Surplus over all liabilities			297,022.82	
Surplus as regards policy-holders				1,297,022.82
Total liabilities				$ 2,209,875.61

EXHIBIT OF PREMIUMS.

	Credit.
Premiums in force December 31, 1903	$ 1,501,566.57
Written or renewed during the year	1,539,374.60
Total	$ 3,040,941.17
Deduct expirations and cancellations	1,585,928.98
In force at the end of year	$ 1,455,012.19
Net premiums in force December 31, 1904	$ 1,455,012.19

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Credit	$ 14,770.00	$ 1,992.10	$ 1,992.10

AMERICAN SURETY COMPANY OF NEW YORK.

Incorporated April 14, 1884. Commenced Business April 15, 1884.

H. D. LYMAN, President. H. B. ZEVELY, Secretary.

Home Office, 100 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,500,000.00.

Amount of ledger assets December 31 of previous year		$ 5,397,782.28

INCOME.

Net cash received for premiums—		
Fidelity	$ 706,496.36	
Surety	764,593.74	
Total premiums received		1,471,090.10
Interest on mortgage loans	$ 171.12	
Interest on collateral loans	1,835.26	
Interest on bonds and dividends on stocks	84,347.98	
Interest from all other sources	10,419.01	
Rents from company's property, including $30,000.00 for company's own occupancy	246,614.22	
Total interest and rents		343,387.59
Profit on sale or maturity of ledger assets		38,385.15
Premiums paid in advance		1,582.61
Total income		$ 1,854,445.45
Sum of both amounts		$ 7,252,227.73

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 327,006.73	
Surety	261,612.73	
Total paid for losses		588,619.46
Investigation of claims		11,268.11
Commissions or brokerage		95,137.79
Paid stockholders for interest or dividends		200,000.00
Salaries, fees and all other compensation of officers and home office employees		218,752.39
Salaries, traveling and all other expenses of agents not paid by commissions		308,316.44
Inspections		4,430.17
Rents, including $30,000.00 for company's own occupancy		30,183.33
Advertising, $5,977.66; printing and stationery, $30,044.71; postage and express, $18,313.96		54,336.33
Local expenses		5,047.99
Furniture, fixtures and safes		8,407.06
Insurance taxes, licenses and department fees		36,410.17
Taxes on real estate		62,659.54
Repairs and expenses (other than taxes) on real estate		77,230.60
Loss on sale or maturity of ledger assets		6,200.00
Interest		2,534.70
General miscellaneous expenses		31,536.76
Checks of other parties in process of collection		850.15
Total disbursements		$ 1,741,920.99
Balance December 31, 1904		$ 5,510,306.74

LEDGER ASSETS.

Book value of real estate	$ 3,000,000.00	
Book value of bonds and stocks	2,131,502.53	
Cash in company's office	1,150.06	
Deposited in banks	377,654.15	
Total ledger assets		$ 5,510,306.74

NON-LEDGER ASSETS.

Interest due on bonds	$ 8,459.62	
Rents due and accrued on company's property or lease	18,481.89	
Total rents and interest due and accrued		26,941.51
Market value of bonds and stocks over book value		155,732.72

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Fidelity	$ 42,960.46	$ 15,782.61	
Surety	84,337.31	114,557.81	
	$ 127,297.77	$ 130,340.42	
Total			$ 257,638.19
Gross assets			$ 5,950,619.16

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	130,340.42
Total admitted assets	$ 5,820,278.74

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	*Resisted for Policy-holders.*	
Fidelity	$ 28,925.66	$ 108,364.92	$ 20,279.72	$	
Surety	53,901.31	30,666.71		155,665.29	
	$ 82,826.97	$ 139,031.63	$ 20,279.72	$ 155,665.29	
Total unpaid claims					$ 397,803.61

Unearned premiums on unexpired risks running one year or less from date of policy	$ 692,182.39	
Unearned premiums on unexpired risks running more than one one year from date of policy	100,990.85	
Total unearned premiums		793,173.24
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		6,357.08
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		12,500.00
Checks of other parties in process of collection		598.16
Premiums paid in advance		13,309.96
Total liabilities, except capital		$ 1,223,742.05
Capital paid up in cash	$ 2,500,000.00	
Surplus over all liabilities	2,096,536.69	
Surplus as regards policy-holders		4,596,536.69
Total liabilities		$ 5,820,278.74

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1903	$ 575,279.30	$ 900,492.29
Written or renewed during the year	808,609.98	921,497.59
Total	$ 1,383,889.28	$ 1,821,989.88
Deduct expirations and cancellations	782,348.76	842,568.86
In force at the end of year	$ 601,540.52	$ 979,421.02
Net premiums in force December 31, 1904	$ 601,540.52	$ 979,421.02

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity	$ 3,844.25	$ 1,157.60	$ 12,249.25
Surety	2,318.98	569.43	569.43
Total	$ 6,163.23	$ 1,727.03	$ 12,818.68

UNITED STATES BRANCH OF THE EMPLOYERS LIABILITY ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated October, 1880. Commenced Business April, 1881.

United States Manager, SAMUEL APPLETON.

Head Office in United States, 71 Kilby Street, Boston, Mass.

CAPITAL STOCK.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 1,995,567.86
INCOME.		
Net cash received for premiums—		
Accident	$ 233,098.60	
Health	44,682.56	
Liability	1,812,213.39	
Fidelity	52,692.27	
Total premiums received		2,142,686.82
Interest on bonds and dividends on stock	$ 68,946.25	
Interest from all other sources	961.95	
Total interest		69,908.20
Profit on sale or maturity of ledger assets		1,497.50
Total income		$ 2,214,092.52
Sum of both amounts		$ 4,209,660.38
DISBURSEMENTS.		
Net amount paid policy-holders for losses—		
Accident	$ 131,456.64	
Health	25,542.01	
Liability	681,256.03	
Fidelity	10,454.37	
Total paid for losses		848,709.05

Investigation of claims		$ 186,070.40
Commission or brokerage		568,839.06
Remitted to home office		181,042.73
Salaries, fees and all other compensation of officers and home office employees		40,450.63
Salaries, traveling and all other expenses of agents not paid by commissions		14,836.00
Inspections		25,385.76
Rents		20,959.46
Advertising, $3,978.21; printing and stationery, $16,241.44; postage and express, $14,655.21		34,874.86
Legal expenses		9,369.86
Furniture and fixtures		1,106.16
Insurance taxes, licenses and department fees		42,383.91
Loss on sale or maturity of ledger assets		241.50
Bad debts		1,902.60
Total disbursements		$ 1,976,171.98
Balance December 31, 1904		$ 2,233,488.40

LEDGER ASSETS.

Book value of bonds	$ 2,152,977.30	
Cash in company's office	2,247.95	
Deposited with trustees, Kidder, Peabody & Co.	80,268.01	
Total		$ 2,235,493.26
Less agents' credit balances		2,004.86
Total ledger assets		$ 2,233,488.40

NON-LEDGER ASSETS.

Interest accrued on bonds		15,370.03

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 54,550.90	$ 5,744.19	
Health	5,084.43	838.14	
Liability	341,330.58	16,672.45	
Fidelity	4,196.25	163.61	
	$ 405,162.16	$ 23,418.39	
Total			428,580.55
Gross assets			$ 2,677,438.98

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 23,418.39	
Book value of ledger assets over market value, viz.: Bonds	16,713.55	
Total		40,131.94
Total admitted assets		$ 2,637,307.04

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted by Company.*	*Resisted for Policy-holders.*
Accident	$ 42,320.00	$ 23,840.00	$
Health	3,700.00		
Liability	59,830.00	4,075.00	397,875.00
Fidelity	5,215.00		
	$ 111,065.00	$ 27,915.00	$ 397,875.00
Deduct re-insurance	130.00		2,900.00
	$ 110,935.00	$ 27,915.00	$ 394,975.00
Total unpaid claims			$ 533,825.00

Unearned premiums on unexpired risks, running one year or less from date of policy	$ 847,093.21	
Unearned premiums on unexpired risks, running more than one year from date of policy	73,159.63	
Total unearned premiums		$ 920,252.84
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		110,122.87
Special reserve		250,000.00
Total liabilities, except capital		$ 1,814,200.71
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	623,106.33	
Surplus as regards policy-holders		823,106.33
Total liabilities		$ 2,637,307.04

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 220,825.97	$ 30,818.90	$ 1,532,184.25
Written or renewed during the year	298,633.31	55,737.43	2,080,646.93
Totals	$ 519,459.28	$ 86,556.33	$ 3,612,831.18
Deduct expirations and cancellations	298,074.35	41,931.74	2,101,562.82
In force at the end of year	$ 221,384.93	$ 44,624.59	$ 1,511,268.36
Deduct amount re-insured	888.75		1,026.34
Net premiums in force December 31, 1904	$ 220,496.18	$ 44,624.59	$ 1,510,242.02

	Fidelity.
Premiums in force December 31, 1903	$ 59,687.26
Written or renewed during the year	71,543.76
Total	$ 131,231.02
Deduct expirations and cancellations	71,065.85
In force at end of the year	$ 60,165.17
Deduct amount re-insured	75.00
Net premiums in force December 31, 1904	$ 60,090.17

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 2,792.50	$ 494.00	$ 624.00
Health	5,366.15	4,257.28	4,552.28
Liability	12,288.67	5,505.43	11,165.43
Total	$ 20,447.31	$ 10,256.71	$ 16,341.71

THE EMPLOYERS INDEMNITY COMPANY OF PHILADELPHIA, PA.

Incorporated March, 1903. Commenced Business March, 1903.

JOHN T. BAILEY, President. TREVANION B. DALLAS, Secretary.

Home Office, Stephen Girard Building, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1903		$ 245,835.65

INCOME.

Net cash received for premiums—		
Accident	$ 1,332.00	
Liability	141,090.30	
Total premiums received		142,422.30
Interest on mortgage loans	$ 2,141.50	
Interest on bonds and dividends on stock	8,377.04	
Total interest		10,518.54
Total income		$ 152,940.84
Sum of both amounts		$ 398,776.49

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 14.60	
Liability	54,121.77	
Total paid for losses		54,136.37
Commissions or brokerage		22,827.00
Paid stockholders for interest or dividends		6,000.00
Salaries, fees and all other compensation of officers and home office employees		22,942.55
Medical examiners' fees		360.00
Inspection (other than medical)		400.19
Rents		1,683.54
Advertising, printing and stationery		1,718.19
Legal expenses		9,449.78
Furniture, fixtures and safes		264.59
Insurance taxes, licenses and department fees		779.10
General expenses		5,378.13
Traveling expenses		2,133.65
Rebates		933.19
Total disbursements		$ 129,006.28
Balance December 31, 1904		$ 269,770.21

LEDGER ASSETS.

Mortgage loans on real estate	$ 42,100.00	
Book value of bonds and stocks	215,828.52	
Cash in company's office	731.80	
Deposited in banks	11,019.87	
Bills receivable	90.02	
Total ledger assets		$ 269,770.21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 679.04	
Interest accrued on bonds	2,868.09	
Total interest due and accrued		$ 3,547.13
Market value of bonds and stocks over book value		4,750.23

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 187.50	$ 12.50	
Liability	24,368.36	1,947.08	
	$ 24,555.86	$ 1,959.58	
Total			26,515.44
Furniture and fixtures			1,012.10
Gross assets			$ 305,595.11

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 1,012.10	
Gross premiums in course of collection prior to October 1, 1904	1,959.58	
Bills receivable	90.02	
Total		3,061.70
Total admitted assets		$ 302,533.41

LIABILITIES.

Loss and claims—	*Resisted for Policy-holders.*	
Liability	$ 11,575.00	
Total unpaid claims		$ 11,575.00
Unearned premiums on unexpired risks, running one year or less from date of policy	$ 63,904.15	
Unearned premiums on unexpired risks, running more than one year from date of policy	955.00	
Total unearned premiums		64,859.15
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		3,671.20
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due		3,400.32
Total liabilities, except capital		$ 83,505.67
Capital paid in cash	$ 100,000.00	
Surplus over all liabilities	119,027.74	
Surplus as regards policy-holders		219,027.74
Total liabilities		$ 302,533.41

EXHIBIT OF PREMIUMS.

	Accident.	*Liability.*
Premiums in force December 31, 1903	$ 937.00	$ 112,536.08
Written or renewed during the year	1,484.50	173,356.75
Total	$ 2,421.50	$ 285,892.83
Deduct expirations and cancellations	964.50	157,843.03
In force at the end of year	$ 1,457.00	$ 128,049.80
Net premiums in force December 31, 1904	$ 1,457.00	$ 128,049.80

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Liability	$ 1,185.10	$ 857.90	$ 857.90

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Incorporated March 20, 1876. Commenced Business May 1, 1876.

GEORGE F. SEWARD, President. ROBERT J. HILAS, Secretary.

Home Office, 97 to 103 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 5,034,316.69

INCOME.

Net cash received for premiums—		
Accident	$ 1,434,630.32	
Health	688,225.06	
Liability	1,776,904.03	
Fidelity	240,102.84	
Plate-glass	278,267.33	
Steam-boiler	307,890.39	
Burglary	484,808.36	
Total premiums received		5,210,828.33
Interest on collateral loans	$ 2,669.42	
Interest on bonds and dividends on stock	177,447.96	
Interest from all other sources	4,776.42	
Rents from company's property, including $44,329.13 for company's own occupancy	67,798.94	
Total interest and rents		252,692.74
Profit on sale or maturity of ledger assets		612.50
Profit and loss		10,341.15
Total income		$ 5,474,474.72
Sum of both amounts		$ 10,508,791.41

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 543,454.28	
Health	252,349.15	
Liability	888,014.23	
Fidelity	60,452.90	
Plate-glass	88,233.66	
Steam-boiler	71,282.64	
Burglary	143,875.30	
Total paid for losses		2,047,662.17
Investigation of claims		268,683.48
Commission or brokerage		1,413,506.02
Paid stockholders for interest or dividends		85,000.00
Salaries, fees and all other compensation of officers and home office employees		365,152.72
Salaries, traveling and all other expenses of agents not paid by commissions		237,451.45
Medical examiners' fees		6,316.88
Inspection (other than medical)		179,058.59
Rents		43,689.36
Advertising, $20,543.98; printing and stationery, $61,456.03; postage and express, $23,512.32		105,512.33
Legal expenses		9,002.20
Furniture and fixtures		6,964.68

Insurance taxes, licenses and department fees		$ 89,363.36
Taxes on real estate		9,744.30
Repairs and expenses (other than taxes) on real estate		27,064.05
Sundry expenses		92,694.21
Profit and loss		3,030.88
Total disbursements		$ 4,989,896.68
Balance December 31, 1904		$ 5,518,894.73

LEDGER ASSETS.

Book value of real estate	$ 621,081.19	
Book value of bonds and stocks	4,733,872.59	
Cash in company's office	17,271.49	
Deposited in banks	150,820.26	
Bills receivable	882.46	
Total	$ 5,523,927.99	
Deduct ledger liabilities—		
Balance of sundry accounts	5,033.26	
Total ledger assets		$ 5,518,894.73

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 6,833.28	
Interest accrued on other assets	2,917.56	
Rents accrued on company's property or lease	1,080.34	
Total rents and interest accrued		10,831.18
Market value of bonds and stocks over book value		546,482.41

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 121,793.61	$ 10,870.90	
Health	130,501.05	6,324.47	
Liability	196,413.59	63,469.79	
Fidelity	10,627.27	4,350.90	
Plate-glass	29,486.43	1,675.26	
Steam-boiler	51,265.35	1,548.42	
Burglary	52,135.93	3,946.67	
	$ 592,223.23	$ 92,186.41	
Total			684,409.64
Gross assets			$ 6,760,617.96

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 92,186.41	
Bills receivable	882.46	
Total		93,068.87
Total admitted assets		$ 6,667,549.09

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	*Resisted for Policy-holders.*
Accident	$ 99,176.00	$ 44,100.00	$ 71,540.00	$ 33,075.00
Health	14,945.00	----------	7,330.40	----------
Liability	102,127.50	----------	----------	525,532.50
Fidelity	7,867.24	12,500.00	7,105.00	34,569.50
Plate-glass	7,560.42	344.40	----------	----------
Steam-boiler	16,630.70	----------	950.00	475.00
Burglary	30,997.84	----------	4,028.00	----------
	$ 279,304.70	$ 56,944.40	$ 90,953.40	$ 593,652.00
Total unpaid claims				$ 1,020,854.50

Unearned premiums on unexpired risks, running one year or less from date of policy	$ 2,350,819.94	
Unearned premiums on unexpired risks, running more than one year from date of policy	382,151.41	
Total unearned premiums		$ 2,732,971.35
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		163,231.05
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		40,165.59
Estimated expenses incident to the settlement of unpaid claims		79,058.43
General contingent fund		450,000.00
Special contingent fund		100,000.00
Total liabilities, except capital		$ 4,586,280.92
Capital paid up in cash	$ 50,000.00	
Surplus over all liabilities	1,581,268.17	
Surplus as regards policy-holders		2,081,268.17
Total liabilities		$ 6,667,549.09

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 1,316,806.49	$ 525,367.93	$ 1,559,415.63
Written or renewed during the year	2,288,559.79	1,054,321.84	2,194,405.88
Total	$ 3,605,366.28	$ 1,579,689.77	$ 3,753,821.51
Deduct expirations and cancellations	2,068,844.48	898,227.08	2,287,226.20
In force at the end of year	$ 1,536,521.80	$ 681,462.69	$ 1,466,595.31
Deduct amount re-insured	22.50		5,332.62
Net premiums in force December 31, 1904	$ 1,536,499.30	$ 681,462.69	$ 1,461,262.69

	Fidelity.	*Plate-glass.*
Premiums in force December 31, 1903	$ 293,430.83	$ 272,879.92
Written or renewed during the year	287,580.56	334,597.43
Total	$ 581,011.39	$ 607,477.35
Deduct expirations and cancellations	339,107.71	324,829.79
In force at the end of year	$ 241,903.68	$ 282,647.56
Deduct amount re-insured	891.42	
Net premiums in force December 31, 1904	$ 241,012.26	$ 282,647.56

	Steam-boiler.	*Burglary.*
Premiums in force December 31, 1903	$ 646,432.16	$ 452,154.61
Written or renewed during the year	462,537.13	633,797.48
Total	$ 1,108,969.29	$ 1,085,952.09
Deduct expirations and cancellations	434,673.46	534,396.87
In force at the end of year	$ 674,295.83	$ 551,555.22
Deduct amount re-insured		843.54
Net amount in force December 31, 1904	$ 674,295.83	$ 550,711.68

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 11,437.61	$ 1,925.08	$ 1,925.08
Health	5,496.90	2,207.01	2,207.01
Liability	9,337.97	4,389.25	4,389.25
Fidelity	60.80	700.00	700.00
Plate-glass	2,136.53	242.64	242.64
Steam-boiler	2,128.87	247.34	247.34
Burglary	2,844.59	5,177.00	5,177.00
Total	$ 33,443.27	$ 14,888.32	$ 14,888.32

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Incorporated 1890. Commenced Business June, 1890.

EDWIN WARFIELD, President. HARRY NICODEMUS, Secretary.

Home Office, N. W. Corner Charles and Lexington Streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets December 31 of previous year		$ 5,691,759.86

INCOME.

Net cash received for premiums—		
Fidelity and Surety	$ 1,320,827.58	
Total premiums received		1,320,827.58
Interest on bonds and dividends on stock	$ 196,437.04	
Rents from company's property	49,405.28	
Total interest and rents		245,842.32
Commissions, Safe Deposit Department, etc.		154,932.17
Total income		$ 1,721,602.07
Sum of both amounts		$ 7,413,361.93

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and Surety	$ 593,596.37	
Total paid for losses		593,596.37
Investigation of claims		22,624.22
Commissions or brokerage		349,547.08
Paid stockholders for interest or dividends		280,000.00
Salaries, fees and all other compensation of officers and home office employees		116,227.04
Salaries, traveling and all other expenses of agents not paid by commissions		43,933.01
Inspections		11,719.97
Rents		8,909.52
Advertising, $4,135.49; printing and stationery, $16,263.98; postage and express, $10,361.94		30,761.41
Legal expenses		63,217.19
Furniture and fixtures		2,883.03
Insurance taxes, licenses and department fees		72,466.56
Taxes on real estate		17,009.73
Repairs and expenses (other than taxes) on real estate		25,369.61
Developments, incidentals, etc.		26,073.17
Total disbursements		$ 1,664,337.91
Balance December 31, 1904		$ 5,749,024.02

LEDGER ASSETS.

Book value of real estate	$ 735,000.00	
Book value of bonds and stocks	4,749,500.00	
Cash deposited in banks	264,524.02	
Total ledger assets		$ 5,749,024.02

	On Policies or Renewals Issued Subsequent to October 1, 1904.	
Gross premiums in course of collection—		
Fidelity and Surety	$ 115,394.33	
Total		115,394.33
Total admitted assets		$ 5,864,418.35

LIABILITIES.

Losses and claims—	*Adjusted.*	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	
Fidelity and Surety	$ 2,658.71	$ 41,662.40	$ 59,391.70	$ 103,862.13	
Total unpaid claims					$ 207,574.94
Unearned premiums on unexpired risks running one year or less from date of policy				$ 706,626.18	
Total unearned premiums					706,626.18
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904					26,748.08
Total liabilities, except capital					$ 940,949.20
Capital paid up in cash				$ 2,000,000.00	
Surplus over all liabilities				2,923,469.15	
Surplus as regards policy-holders					4,923,469.15
Total liabilities					$ 5,864,418.35

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1903	$ 909,121.53	$ 493,434.83
Written or renewed during the year	1,011,441.87	330,691.12
Total	$ 1,920,563.40	$ 824,125.95
Deduct expirations and cancellations	1,007,484.39	323,952.60
In force at the end of year	$ 913,079.01	$ 500,173.35
Net premiums in force December 31, 1904	$ 913,079.01	$ 500,173.35

BUSINESS IN NORTH CAROLINA DURING YEAR 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity	$ 3,988.15	$ 189.97	$ 549.71
Surety	3,667.15	2,186.11	2,186.11
Total	$ 7,655.30	$ 2,376.08	$ 2,735.82

FEDERAL UNION SURETY COMPANY OF INDIANA.

Incorporated July 8, 1901. Commenced Business October 1, 1901.

HUGH DAUGHERTY, President. E. M. JOHNSON, Secretary.

Home Office, Corner Market and Pennsylvania Streets, Indianapolis, Ind.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 288,823.40

INCOME.

Net cash received for premiums: Fidelity and Surety	$ 99,764.10	
Total premiums received		99,764.10
Interest on mortgage loans	$ 2,283.25	
Interest on bonds and dividends on stock	6,080.81	
Interest from all other sources	1,706.15	
Total interest		10,070.21
Total income		$ 109,834.31
Sum of both amounts		$ 398,657.71

DISBURSEMENTS.

Net amount paid policy-holders for losses: Fidelity and Surety	$ 5,518.35	
Total paid for losses		5,518.35
Investigation of claims		1,561.68
Commissions or brokerage		22,716.02
Salaries, fees and all other compensation of officers and home office employees		18,013.09
Salaries, traveling and all other expenses of agents not paid by commissions		6,748.63
Rents		1,474.70
Advertising, $1,880.42; printing and stationery, $2,782.82; postage and express, $1,507.67		6,170.91
Legal expenses		1,255.95
Furniture, fixtures and safes		543.37
Insurance taxes, licenses and department fees		4,769.92
Loss on sale or maturity of ledger assets		3,847.86
Telephone and telegraph		499.41
Miscellaneous home office expense		504.22
Total disbursements		$ 73,624.11
Balance December 31, 1904		$ 325,033.60

LEDGER ASSETS.

Mortgage loans on real estate	$ 143,650.00	
Book value of bonds	110,805.10	
Cash in company's office	2,382.93	
Deposited in banks	67,682.83	
Agents' balances	512.74	
Total ledger assets		$ 325,033.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,425.79	
Interest accrued on bonds	511.79	
Total interest due and accrued		2,937.58

	On Policies or Renewals Issued Subsequent to October 1, 1904.	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Gross premiums in course of collection—			
Fidelity and Surety	$ 16,018.58	$ 3,426.45	
Total			$ 19,445.03
Gross assets			$ 347,416.21

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 3,426.45	
Agents' debit balances	512.74	
Total		3,939.19
Total admitted assets		$ 343,477.02

LIABILITIES.

	In Process of Adjustment.	
Losses and claims—		
Fidelity and Surety	$ 2,862.29	
Total unpaid claims		$ 2,862.29
Unearned premiums on unexpired risks running one year or less from date of policy	$ 48,104.30	
Unearned premiums on unexpired risks running more than one year from date of policy	6,341.22	
Total unearned premiums		54,445.52
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		3,203.72
Current bills		500.00
Total liabilities, except capital		$ 61,011.53
Capital paid in cash	$ 250,000.00	
Surplus over all liabilities	32,465.49	
Surplus as regards policy-holders		282,465.49
Total liabilities		$ 343,577.02

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.
Premiums in force December 31, 1903	$ 50,758.39
Written or renewed during the year	118,412.35
Total	$ 169,170.74
Deduct expirations and cancellations	65,556.03
In force at the end of the year	$ 103,614.71
Deduct amount re-insured	100.00
Net premiums in force December 31, 1904	$ 103,514.71

BUSINESS IN NORTH CAROLINA DURING 1904.

Gross premiums on risks written on renewed during the year—	
Fidelity and Surety	$ 818.19

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY.

Incorporated June, 1866. Commenced Business October, 1866.

L. B. BRAINERD, President. J. B. PIERCE, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 2,791,253.49

INCOME.

Net cash received for premiums—		
Steam-boiler	$ 1,261,056.17	
Total premiums received		1,261,056.17
Interest on mortgage loans	$ 38,341.87	
Interest on bonds and dividends on stock	94,058.42	
Interest from all other sources	2,962.34	
Rent from company's property	543.86	
Total interest and rents		135,906.49
Profit on sale or maturity of ledger assets		935.00
Special inspections and expert mechanical service		9,972.66
Total income		$ 1,407,870.32
Sum of both amounts		$ 4,199,123.81

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Steam-boiler	$ 53,749.72	
Total paid for losses		53,749.72
Commissions or brokerage		292,800.83
Paid stockholders for interest or dividends		60,000.00
Salaries, fees and all other compensation of officers and home office employees		50,760.00
Salaries, traveling and all other expenses of agents not paid by commissions		137,250.43
Inspections		477,829.31
Rents		5,500.00
Advertising, $7,013.38; printing and stationery, $16,448.43; postage and express, $397.91		23,854.72
Legal expenses		542.45
Furniture and fixtures		1,890.00
Insurance taxes, licenses and department fees		42,476.87
Taxes on real estate		330.42
Repairs and expenses (other than taxes) on real estate		227.19
Loss on sales or maturity of ledger assets		798.25
Total disbursements		$ 1,148,010.19
Balance December 31, 1904		$ 3,051,113.62

LEDGER ASSETS.

Book value of real estate	$ 16,390.00	
Mortgage loans on real estate	775,270.00	
Book value of bonds and stocks	2,059,364.66	
Cash in company's office	22,162.07	
Deposited in banks	177,926.89	
Total ledger assets		$ 3,051,113.62

NON-LEDGER ASSETS.

Interest accrued on mortgages			$ 18,357.32
Market value of bonds and stocks over book value			169,777.34
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Steam-boiler	$ 173,296.65	$ 91,153.87	
Totals			264,450.52
Gross assets			$ 3,503,698.80

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904		91,153.87
Total admitted assets		$ 3,412,544.93

LIABILITIES.

Losses and claims in process of adjustment—		
Steam-boiler	$ 55,833.25	
Total unpaid claims		$ 55,833.25
Unearned premiums on unexpired risks running one year or less from date of policy	$ 34,711.01	
Unearned premiums on unexpired risks running more than one year from date of policy	1,776,954.95	
Total unearned premiums		1,811,665.96
Commission, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		34,679.33
Total liabilities, except capital		$ 1,903,178.54
Capital paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,010,366.39	
Surplus as regards policy-holders		1,510,366.39
Total liabilities		$ 3,412,544.93

EXHIBIT OF PREMIUMS.

	Steam-boiler.
Premiums in force December 31, 1903	$ 3,522,147.31
Written or renewed during the year	1,397,021.34
Total	$ 4,919,168.65
Deduct expirations and cancellations	1,865,638.75
In force at the end of year	$ 3,553,529.90
Net premiums in force December 31, 1904	$ 3,553,529.90

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Steam-boiler	$ 27,349.37	$ 43.46	$ 2,543.46

LLOYDS PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated August, 1882. Commenced Business September, 1882.

WILLIAM T. WOODS, President. CHARLES E. W. CHAMBERS, Secretary.

Home Office, 63 William Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 659,888.38

INCOME.

Net cash received for premiums—		
Plate-glass	$ 431,873.46	
Total premiums received		431,873.46
Interest on bonds and dividends on stock	$ 17,194.35	
Rents from company's property	14,856.88	
Total interest and rents		32,051.23
Total income		$ 463,924.69
Sum of both amounts		$ 1,123,813.07

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Plate-glass	$ 141,232.81	
Total paid for losses		141,232.81
Commissions or brokerage		147,217.12
Paid stockholders for interest or dividends		40,000.00
Salaries, fees and all other compensation of officers and home office employees		52,358.63
Salaries, traveling and all other expenses of agents not paid by commissions		877.16
Rents		1,150.88
Advertising, $2,399.32; printing and stationery, $2,670.47: postage and express, $4,018.03		9,087.82
Legal expenses		872.02
Furniture and fixtures		122.68
Insurance taxes, licenses and department fees		13,334.06
Taxes on real estate		5,247.53
Repairs and expenses (other than taxes) on real estate		5,893.28
Sundries		5,144.35
Profit and loss		161.90
Total disbursements		$ 422,700.24
Balance December 31, 1904		$ 701,112.83

LEDGER ASSETS.

Book value of real estate	$ 245,763.18	
Book value of bonds and stocks	433,571.08	
Cash in company's office	11,076.97	
Deposited in banks	10,701.60	
Total ledger assets		$ 701,112.83

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236.82
Market value of bonds and stocks over book value	18,428.90

	On Policies or Renewals Issued Subsequent to October 1, 1904.	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Gross premiums in course of collection—			
Plate-glass	$ 70,047.23	$ 6,494.90	
Total			$ 76,542.13
Salvage glass on hand			9,944.05
Sundry accounts			220.00
Gross assets			$ 825,484.73

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 6,494.90	
Salvage glass on hand	9,944.05	
Sundry accounts	220.00	
Total		16,658.95
Total admitted assets		$ 808,825.78

LIABILITIES.

Losses and claims in process of adjustment—		
Plate-glass	$ 3,685.47	
Total unpaid claims		$ 3,685.47
Unearned premiums on unexpired risks running one year or less from date of policy	$ 187,230.10	
Unearned premiums on unexpired risks running more than one year from date of policy	52,917.66	
Total unearned premiums		240,147.76
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		17,511.81
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		8,223.30
Total liabilities, except capital		$ 269,568.34
Capital paid up in cash	$ 250,000.00	
Surplus over all liabilities	289,257.44	
Surplus as regards policy-holders		539,257.44
Total liabilities		$ 808,825.78

EXHIBIT OF PREMIUMS.

	Plate-glass.
Premiums in force December 31, 1903	$ 473,339.94
Written or renewed during the year	457,245.01
Total	$ 930,584.95
Deduct expirations and cancellations	451,378.23
In force at the end of year	$ 479,206.72
Net premiums in force December 31, 1904	$ 479,206.72

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Plate-glass	$ 366.07	$ 5.15	$ 5.00

MARYLAND CASUALTY COMPANY.

Incorporated February 4, 1898. Commenced Business March 1, 1898.

JOHN T. STONE, President. JAMES F. MITCHELL, Secretary.

Home Office, 625 St. Paul Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $750,000.00.

Amount of ledger assets December 31 of previous year		$ 2,676,046.06

INCOME.

Net cash received for premiums—		
Accident	$ 457,661.37	
Health	43,524.74	
Liability	1,265,029.11	
Plate-glass	206,675.02	
Steam-boiler	83,341.82	
Burglary	119,176.29	
Sprinkler	63,256.81	
Total premiums received		2,238,665.16
Interest on bonds and dividends on stock	$ 91,301.82	
Interest from all other sources	1,235.27	
Total interest and rents		92,537.09
Inspections		56,316.96
Uncollected premiums		316.13
Total income		$ 2,387,835.34
Sum of both amounts		$ 5,063,881.40

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 206,320.82	
Health	34,342.20	
Liability	484,231.12	
Plate-glass	79,762.02	
Steam-boiler	12,443.88	
Burglary	28,166.78	
Sprinkler	11,752.10	
Total paid for losses		857,018.92
Investigation of claims		243,371.67
Commissions or brokerage		586,163.80
Paid stockholders for interest or dividends		93,750.00
Salaries, fees and all other compensation of officers and home office employees		118,256.90
Salaries, traveling and all other expenses of agents not paid by commissions		114,336.75
Medical examiners' fees		1,500.00
Inspection (other than medical)		51,257.24
Rents		6,751.50
Advertising, $12,476.51; printing and stationery, $16,867.12; postage and express, $4,544.03		33,887.66
Legal expenses		4,999.92
Furniture and fixtures		4,022.35
Insurance taxes, licenses and department fees		44,412.49
Loss on sale or maturity of ledger assets		969.50
General expenses		10,168.82
Traveling expenses		4,287.18
Total disbursements		$ 2,175,154.70
Balance December 31, 1904		$ 2,888,726.70

LEDGER ASSETS.

Book value of real estate	$ 284,457.14	
Book value of bonds and stocks	2,348,154.07	
Cash in company's office	17,881.57	
Deposited in banks	109,520.29	
Agents' balances	13,032.86	
Ground rents	100,000.00	
Plate-glass in stock	10,305.00	
Total ledger assets		$ 2,888,726.70

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		11,954.62
Market value of bonds and stocks over book value		37,295.84

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	
Accident	$ 81,313.25	
Health	9,056.34	
Liability	252,617.26	
Plate-glass	34,639.62	
Steam-boiler	22,464.66	
Burglary	28,102.84	
Sprinkler	12,289.49	
Total		440,483.46
Gross assets		$ 3,378,460.62

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 5,375.77	
Agents' balances	13,032.86	
Total		18,408.63
Total admitted assets		$ 3,360,051.99

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted by Company.*	*Resisted for Policy-holders.*
Accident	$ 31,517.77	$ 6,980.00	$
Health	4,921.80		
Liability	52,880.00		335,000.00
Plate-glass	2,400.37		
Steam-boiler	468.00		
Burglary	6,525.82	618.64	
Sprinkler	6,576.07		
	$ 105,289.83	$ 7,598.64	$ 335,000.00

Total unpaid claims		447,888.47
Unearned premiums on unexpired risks running one year or less from date of policy	$ 813,006.13	
Unearned premiums on unexpired risks running more than one year from date of policy	108,103.23	
Special reserve	125,000.00	
Total unearned premiums and reserve		$ 1,146,109.36
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		121,132.95
Estimated expenses to settle unpaid claims		111,972.11
Total liabilities, except capital		$ 1,727,102.89
Capital paid up in cash	$ 750,000.00	
Surplus over all liabilities	882,949.10	
Surplus as regards policy-holders		1,632,949.10
Total liabilities		$ 3,360,051.99

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 199,507.42	$ 25,197.42	$ 943,953.71
Written or renewed during the year	626,417.74	63,883.07	1,591,392.62
Totals	$ 825,925.16	$ 89,080.10	$ 2,535,346.33
Deduct expirations and cancellations	463,517.13	42,771.35	1,649,621.20
In force at the end of year	$ 362,408.03	$ 46,308.75	$ 885,725.13
Deduct amount re-insured	17,136.98	400.60	2,181.81
Net premiums in force December 31, 1904	$ 345,271.05	$ 45,908.15	$ 883,543.32

	Plate-glass.
Premiums in force December 31, 1903	$ 108,929.81
Written or renewed during the year	283,262.47
Total	$ 392,192.28
Deduct expirations and cancellations	211,572.56
In force at end of year	$ 180,619.72
Deduct amount re-insured	24.36
Net premiums in force December 31, 1904	$ 180,595.36

	Steam-boiler.	*Burglary.*
Premiums in force December 31, 1903	$ 147,856.55	$ 78,337.49
Written or renewed during the year	111,347.61	176,368.56
Total	$ 259,204.16	$ 254,706.05
Deduct expirations and cancellations	86,636.10	98,286.20
In force at the end of year	$ 172,568.06	$ 156,419.85
Deduct amount re-insured		18,788.13
Net premiums in force December 31, 1904	$ 172,568.06	$ 137,631.72

	Sprinkler.
Premiums in force December 31, 1903	$ 57,614.24
Written or renewed during the year	78,083.57
Total	$ 135,697.81
Deduct expirations and cancellations	70,134.19
In force at end of year	$ 65,563.62
Deduct amount re-insured	508.21
Net amount in force December 31, 1904	$ 65,055.41

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 14,018.97	$ 5,594.66	$ 5,594.66
Health	3,092.40	1,853.90	1,853.90
Liability	10,065.96	6,815.16	6,815.16
Plate-glass	554.43	588.63	588.63
Steam-boiler	680.00	----------	----------
Burglary	1,974.54	3,148.64	3,148.64
Total	$ 30,386.32	$ 18,000.99	$ 18,000.99

METROPOLITAN PLATE-GLASS AND CASUALTY INSURANCE COMPANY OF NEW YORK.

Incorporated April 22, 1874. Commenced Business April 23, 1874.

EUGENE H. WINSLOW, President. S. WILLIAM BURTON, Secretary.

Home Office, 47 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 508,838.72

INCOME.

Net cash received for premiums—		
Accident	$ 11,771.92	
Health	659.25	
Plate-glass	386,997.39	
Total premiums received		399,428.56
Interest on bonds and dividends on stock	$ 18,225.00	
Interest from all other sources	587.87	
Total interest		18,812.87
Profit on sale or maturity of ledger assets		12,483.02
Total income		$ 430,724.45
Sum of both amounts		$ 939,563.17

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 925.34	
Plate-glass	126,541.09	
Total paid for losses		127,466.43
Commissions or brokerage		148,028.45
Paid stockholders for interest or dividends		20,000.00
Salaries, fees and all other compensation of officers and home office employees		50,973.57
Salaries, traveling and all other expenses of agents not paid by commissions		7,940.44
Medical examiners' fees		25.50
Rents		6,430.80
Advertising, $3,341.73; printing and stationery, $9,288.48; postage and express, $3,136.90		15,767.11
Legal expenses		776.72
Furniture, fixtures and safes		1,711.42
Insurance taxes, licenses and department fees		12,139.63
Profit and loss		55.94
Sundries		6,893.84
Total disbursements during the year		$ 398,209.85
Balance December 31, 1904		$ 541,353.32

LEDGER ASSETS.

Book value of bonds and stocks	$ 499,247.45	
Cash in company's office	1,644.92	
Deposited in banks	40,460.95	
Total ledger assets		$ 541,353.32

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	4,145.80
Market value of bonds and stocks over book value	31,502.55

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 4,470.68	$ 225.45	
Health	488.00		
Plate-glass	64,554.14	1,829.60	
	$ 69,512.82	$ 2,055.05	
Total			$ 71,567.87
Plate-glass on hand			2,637.62
Accounts due for glass sold			1,024.43
Gross assets			$ 652,231.59

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	2,055.05
Total admitted assets	$ 650,176.54

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	
Accident	$	$ 490.00	
Health		50.00	
Plate-glass	3,696.24	5,000.00	
	$ 3,696.24	$ 5,540.00	
Total unpaid claims			$ 9,236.24
Unearned premiums on unexpired risks, running one year or less from date of policy		$ 209,329.16	
Total unearned premiums			209,329.16
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1903			23,170.94
Contingent fund			7,000.00
Total liabilities, except capital			$ 245,736.34
Capital paid up in cash		$ 200,000.00	
Surplus over all liabilities		201,440.20	
Surplus as regards policy-holders			401,440.20
Total liabilities			$ 650,176.54

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Plate-glass.*
Premiums in force December 31, 1903	$	$	$ 355,980.34
Written or renewed during the year	18,086.25	1,297.25	454,470.04
Totals	$ 18,086.25	$ 1,297.25	$ 810,450.38
Deduct expirations and cancellations	2,575.61	150.00	408,229.72
In force at the end of year	$ 15,510.64	$ 1,147.25	$ 402,220.66
Deduct amount re-insured	220.24		
Net premiums in force December 31, 1904	$ 15,290.40	$ 1,147.25	$ 402,220.66

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 158.66	$ 25.00	$ 25.00
Plate-glass	669.09	272.79	272.79
Totals	$ 827.75	$ 297.79	$ 297.79

NATIONAL SURETY COMPANY OF NEW YORK.

Incorporated February 24, 1897. Commenced Business June 9, 1897.

WILLIAM B. JOYCE, President. SAMUEL H. SHRIVER, Secretary.

Home Office, 346 Broadway, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 1,706,725.09

INCOME.

Net cash received for premiums—		
Fidelity and Surety	$ 991,191.92	
Burglary	34,181.19	
Total premiums received		1,025,373.11
Interest on mortgage loans	$ 133.51	
Interest on collateral loans	566.67	
Interest on bonds and dividends on stocks	35,865.00	
Interest from all other sources	7,746.52	
Rents from company's property	5,538.00	
Total interest and rents		49,849.70
Trust funds		2,106.32
Miscellaneous income		46.81
Suspense account		3,117.40
Re-insurance reserve fund held		10,606.95
Total income		$ 1,091,100.29
Sum of both amounts		$ 2,797,825.38

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and Surety	$ 286,915.16	
Burglary	506.60	
Total paid for losses		287,421.76
Investigation of claims		55,397.01
Commissions or brokerage		168,273.97
Salaries, fees and all other compensation of officers and home office employees		117,170.05
Salaries, traveling and all other expenses of agents not paid by commissions		70,105.76
Compensation of vice-president and consulting attorneys		11,680.51
Inspections		11,128.32
Rents		12,199.96

Advertising, $1,039.41; printing and stationery, $18,978.17; postage and express, $19,688.93		$ 39,706.51
Furniture, fixtures and safes		5,293.62
Insurance taxes, licenses and department fees		20,562.45
Taxes on real estate		1,890.82
Repairs and expenses (other than taxes) on real estate		697.89
Telephone and telegraph		2,916.00
Home office traveling expenses		5,144.39
Miscellaneous expenses		34,247.06
Total disbursements		$ 905,936.08
Balance December 31, 1904		$ 1,891,889.30

LEDGER ASSETS.

Book value of real estate	$ 152,208.55	
Mortgage loans on real estate	4,339.65	
Loans secured by pledge of bonds, stocks or other collateral	30,000.00	
Book value of bonds and stocks	1,164,364.50	
Cash in company's office	9,969.10	
Deposited in banks	474,743.85	
Bills receivable	4,680.05	
Equipment	27,005.83	
Advanced on contracts	24,577.77	
Total ledger assets		$ 1,891,889.30

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 296.31	
Interest accrued on bonds and stocks	6,564.12	
Interest accrued on other assets	74.62	
Total interest due and accrued		6,935.05

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Fidelity and Surety	$ 122,405.28	$ 40,664.75	
Burglary	23,400.06	1,242.86	
	$ 145,805.34	$ 41,907.61	
Total			187,712.95
Re-insurance salvage due from other companies			10,505.00
Bonded attorneys' subscriptions			163.00
Gross assets			$ 2,097,205.30

DEDUCT ASSETS NOT ADMITTED.

Equipment	$ 27,005.83	
Gross premiums in course of collection prior to October 1, 1904	41,907.61	
Book value of ledger assets over market value, viz.:		
Real estate	16,208.55	
Bonds and stocks	61,289.50	
Advance on contracts	257.68	
Total		146,669.17
Total admitted assets		$ 1,950,536.13

LIABILITIES.

	In Process of Adjustment.	*Resisted by Company.*	
Fidelity	$ 29,756.80	$ 57,045.63	
Surety	11,584.34	60,707.00	
Burglary	758.00		
	$ 42,099.14	$ 117,752.63	
Total unpaid claims			$ 159,851.77
Unearned premiums on unexpired risks, running one year or less from date of policy		$ 574,007.52	
Total unearned premiums			574,007.52
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904			26,779.12
Bills and accounts due or accrued			1,664.10
Re-insurance			5,081.19
Co. Surety			1,187.00
Trust funds, etc.			122,053.06
Contingent reserve			250,000.00
Total liabilities, except capital			$ 1,140,623.76
Capital paid up in cash		$ 500,000.00	
Surplus over all liabilities		309,912.37	
Surplus as regards policy-holders			809,912.37
Total liabilities			$ 1,950,536.13

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1903	$ 431,698.91	$ 491,314.50
Written or renewed during the year	701,998.94	534,587.24
Total	$ 1,133,697.85	$ 1,025,901.74
Deduct expirations and cancellations	606,469.97	434,280.58
In force at the end of year	$ 527,227.88	$ 591,621.16
Deduct amount re-insured	1,718.29	23,209.15
Net premiums in force December 31, 1904	$ 525,509.59	$ 568,412.01

	Burglary.
Written or renewed during the year	$ 69,077.26
Total	$ 69,077.26
Deduct expirations and cancellations	10,086.90
In force at the end of year	$ 58,990.36
Deduct amount re-insured	4,896.91
Net premiums in force December 31, 1904	$ 54,093.45

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and Surety	$ 6,309.73	$ 2,739.83	$ 7,364.83
Burglary	30.00		
Total	$ 6,339.73	$ 2,739.83	$ 7,364.83

NEW YORK PLATE-GLASS INSURANCE COMPANY.

Incorporated March, 1891. Commenced Business March 19, 1891.

MAX DANZIGER, President. MAJOR A. WHITE, Secretary.

Home Office, 42 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year	$ 518,955.09	
Increase of capital during the year	100,000.00	
Extended at		$ 618,955.09

INCOME.

Net cash received for premiums—		
Plate-glass	$ 456,696.59	
Total premiums received		456,696.59
Interest on mortgage loans	$ 721.25	
Interest on bonds and dividends on stock	19,914.50	
Interest from all other sources	870.13	
Total interest		21,505.88
Profit on sale of maturity of ledger assets		3,009.32
Total income		$ 481,211.79
Sum of both amounts		$ 1,100,166.88

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Plate-glass	$ 155,337.17	
Total paid for losses		155,337.17
Commissions or brokerage		164,618.29
Paid stockholders for interest or dividends		112,000.00
Salaries, fees and all other compensation of officers and home office employees		39,317.50
Salaries, traveling and all other expenses of agents, not paid by commissions		5,071.84
Rents		6,274.92
Advertising, $125.98; printing and stationery, $3,242.71; postage and express, $1,462.79		4,831.48
Legal expenses		561.00
Furniture and fixtures		358.20
Insurance taxes, licenses and department fees		12,051.08
Traveling expenses		196.75
Suspense		261.48
General expense		9,778.93
Total disbursements		$ 510,658.64
Balance December 31, 1904		$ 589,508.24

LEDGER ASSETS.

Book value of bonds and stocks	$ 562,383.24	
Cash in company's office	1,622.17	
Deposited in banks	25,502.83	
Total ledger assets		$ 589,508.24

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value			$ 45,787.76
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Plate-glass	$ 90,638.50	$ 195.56	
Total			90,834.06
Gross assets			$ 726,130.06

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904		195.56
Total admitted assets		$ 725,944.50

LIABILITIES.

Losses and claims in process of adjustment—		
Plate-glass	$ 3,390.20	
Total unpaid claims		$ 3,390.20
Unearned premiums on unexpired risks, running one year or less from date of policy	$ 220,246.02	
Unearned premiums on unexpired risks, running more than one year from date of policy	13,185.18	
Total unearned premiums		233,431.20
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		31,707.77
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		1,057.08
Dividends to stockholders not yet due		6,000.00
Return premiums		3,130.45
Total of all liabilities, except capital		$ 278,716.70
Capital paid up in cash	$ 200,000.00	
Surplus over all liabilities	247,217.80	
Surplus as regards policy-holders		447,217.80
Total liabilities		$ 725,934.50

EXHIBIT OF PREMIUMS.

	Plate-glass.
Premiums in force December 31, 1903	$ 453,824.52
Written or renewed during the year	536,084.96
Total	$ 989,909.48
Deduct expirations and cancellations	522,416.11
In force at the end of year	$ 467,493.37
Net premiums in force December 31, 1904	$ 467,493.37

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Plate-glass	$ 696.52	$ 46.71	$ 46.71

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED) OF LONDON, ENGLAND.

Incorporated December 13, 1871. Commenced Business in United States August 23, 1895.

United States Manager, OSCAR ISING.

Head Office in United States, 350 Broadway, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 2,192,835.80
INCOME.		
Net cash received for premiums—		
Accident	$ 120,440.30	
Health	7,356.30	
Liability	957,427.19	
Steam-boiler	53,381.98	
Burglary	83,952.88	
Credit	400,016.40	
Total premiums received		1,622,579.05
Interest on bonds and dividends on stock	$ 67,127.20	
Interest from all other sources	3,023.72	
Total interest		70,150.92
Profit on sale or maturity of ledger assets		17,037.50
Total income		$ 1,709,767.47
Sum of both amounts		$ 3,902,603.27
DISBURSEMENTS.		
Net amount paid policy-holders for losses—		
Accident	$ 49,213.72	
Health	958.90	
Liability	334,931.10	
Steam-boiler	6,670.89	
Burglary	2,763.21	
Credit	216,439.48	
Total paid for losses		610,977.30
Investigation of claims		144,366.60
Commissions or brokerage		389,783.95
Interest on investments and dividends to home office		105,000.00
Salaries, fees and all other compensation of officers and home office employees		133,058.23
Salaries, traveling and all other expenses of agents not paid by commissions		22,813.67
Medical examiners' fees		111.00
Inspections (other than medical)		9,475.19
Rents		9,697.39
Advertising, $2,745.65; printing and stationery, $14,384.30; postage and express, $5,133.84		22,263.79
Legal expenses		6,541.19
Furniture and fixtures		4,827.33
Insurance taxes, licenses and department fees		39,263.81
Telegrams		883.46
Telephone		1,027.29
Surety bonds		215.38
Mercantile agency		3,017.50
Discounts		594.03
General expenses		4,606.74
Total disbursements		$ 1,508,523.85
Balance December 31, 1904		$ 2,394,079.42

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,238,624.04	
Cash in company's office	9,266.84	
Deposited in banks	37,327.85	
Deposited with trustees	100,000.00	
Agents' balances	523.19	
Premium notes	8,337.50	
Total ledger assets		$ 2,394,079.42

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		25,098.32

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 21,187.08	$ 12.55	
Health	382.69	82.00	
Liability	119,489.13	4,152.07	
Steam-boiler	8,012.81	158.10	
Burglary	11,710.08	60.90	
	$ 160,781.79	$ 4,465.62	
Total			165,247.41
Gross assets			$ 2,584,425.15

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 4,465.62	
Book value of ledger assets over market value, viz.: Bonds and stocks	40,971.29	
Agents' debit balances	523.19	
Total		45,960.10
Total admitted assets		$ 2,538,465.05

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted for Policy-holders.*	
Accident	$ 12,286.00	$	
Health	25.00		
Liability		285,182.00	
Steam-boiler	7,335.00		
Burglary	1,325.00		
Credit	38,005.44		
	$ 58,976.44	$ 285,182.00	
Total unpaid claims			$ 344,158.44
Unearned premiums on unexpired risks, running one year or less from date of policy	$ 593,941.20		
Unearned premiums on unexpired risks running more than one year from date of policy	47,120.19		
Total unearned premiums			641,061.39
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904			41,136.57
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued			40,000.00
Special reserve			225,000.00
Total liabilities except capital			$ 1,291,356.40
Statutory deposit	$ 200,000.00		
Surplus over all liabilities	1,047,108.65		
Surplus as regards policy-holders			1,247,108.65
Total liabilities			$ 2,538,465.05

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 105,081.14	$	$ 567,686.88
Written or renewed during the year	174,100.06	9,405.42	1,252,525.17
Total	$ 279,181.20	$ 9,405.42	$ 1,820,212.05
Deduct expirations and cancellations	152,579.87	2,973.93	1,222,559.48
In force at the end of year	$ 126,601.33	$ 6,431.49	$ 597,652.57
Deduct amount re-insured	3,676.88		2,534.91
Net premiums in force December 31, 1904	$ 122,924.45	$ 6,431.49	$ 595,117.66

	Steam-boiler.	*Burglary.*	*Credit.*
Premiums in force December 31, 1903	$ 73,265.33	$ 101,973.06	$ 375,000.91
Written or renewed during the year	87,532.96	128,529.33	404,955.81
Totals	$ 160,798.30	$ 230,502.39	$ 779,956.72
Deduct expirations and cancellations	78,421.70	126,345.63	408,114.36
In force at the end of year	$ 82,376.60	$ 104,156.76	$ 371,842.36
Deduct amount re-insured	115.75	10,861.88	
Net premiums in force December 31, 1904	$ 82,260.85	$ 93,294.88	$ 371,842.36

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 799.52	$ 4.28	$ 4.28
Health	291.59		
Liability	3,436.31	3,165.04	3,030.04
Steam-boiler	26.34		
Burglary	1,737.25	238.22	198.22
Credit	5,237.50		
Total	$ 11,528.51	$ 3,407.54	$ 3,232.54

PARK REGION MUTUAL HAIL INSURANCE ASSOCIATION OF GLENWOOD, MINNESOTA.

Incorporated March 17, 1894. Commenced Business March 20, 1894.

C. P. REEVES, President. O. J. JOHNSON, Secretary.

Home Office, Glenwood, Minn.

BALANCE SHEET.

Amount of capital paid up in cash, none—mutual.

Amount of ledger assets December 31 of previous year		$ 2,138.52

INCOME.

Net cash received for premiums—		
Hail	$ 26,286.43	
Total premiums received		26,286.43
Past due claims sold Bank of Glenwood		10,000.00
Note, Pope County Bank		5,000.00
Note, Bank of Glenwood		5,000.00
Total income		$ 46,286.43
Sum of both amounts		$ 48,424.95

DISBURSEMENTS.

Net amount paid policy-holders for losses: Hail	$ 21,870.42	
Total paid for losses		21,870.42
Commissions or brokerage		7,163.39
Salaries, fees and all other compensation of officers and home office employees		2,470.00
Salaries and allowances to agents		2,500.00
Rents		136.00
Advertising, printing and stationery		1,480.26
Legal expenses		525.00
Insurance taxes, licenses and department fees		1,247.60
Miscellaneous		427.44
All other disbursements		6,448.19
Total disbursements		$ 44,268.30
Balance December 31, 1904		$ 4,156.65

LEDGER ASSETS.

Cash deposited in bank	$ 4,156.65	
Total ledger assets		$ 4,156.65

NON-LEDGER ASSETS.

Gross premiums in course of collection: Hail	39,337.25
All other assets, viz.: Uncollected assets from previous year	63,543.74
Gross assets	$ 107,037.64

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	31,771.87
Total admitted assets	$ 75,265.77

LIABILITIES.

Losses and claims unpaid: Hail	$ 13,853.97
Other liabilities	5,000.00
Total	$ 18,853.97
Surplus as regards policy-holders	$ 56,411.80
Total liabilities	$ 75,265.77

EXHIBIT OF PREMIUMS.

	Hail.
Premiums in force December 31, 1903	$ 3,402,582.00
Written or renewed during the year	607,832.00
Total	$ 4,010,414.00
Deduct expirations and cancellations	2,438,767.00
In force at the end of year	$ 1,571,647.00
Net premiums in force December 31, 1904	$ 1,571,647.00

BUSINESS IN NORTH CAROLINA DURING 1904.

Gross risks written or renewed during the year—	
Hail	$ 422,665.00
Premiums received	14,479.71
Losses paid	12,421.89
Losses incurred	15,893.77

PENNSYLVANIA CASUALTY COMPANY OF SCRANTON.

ncorporated September, 1899. Commenced Business December, 1899.

THOMAS E. JONES, President. F. H. KINGSBURY, Secretary.

Home Office, Corner Washington Avenue and Spruce Street, Scranton, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1903	$ 276,773.34

INCOME.

Net cash received for premiums—		
Accident	$ 45,404.87	
Health	22,345.08	
Liability	45,280.19	
Plate-glass	7,342.96	
Steam-boiler	9,340.31	
Total premiums received		129,713.41
Interest on bonds and dividends on stock	$ 9,565.41	
Interest from all other sources	643.11	
Total interest		10,208.52
Internal revenue stamps redeemed		9.39
Forty shares Norfolk & Southern Railway stock, acquired in exchange of securities		100.00
Total income		$ 140,031.32
Sum of both amounts		$ 416,804.66

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 24,726.02	
Health	13,634.96	
Liability	7,024.42	
Plate-glass	1,927.88	
Total paid for losses		$ 47,313.28
Investigation of claims		4,280.69
Commissions or brokerage		41,229.05
Salaries, fees and all other compensation of officers and home office employees		13,445.11
Salaries, traveling and all other expenses of agents not paid by commissions		11,580.84
Medical examiners' fees		1,492.48
Inspections (other than medical)		3,425.24
Rents		1,646.22
Advertising, $3,150.56; printing and stationery, $5,211.95; postage and express, $1,346.88		9,709.39
Legal expenses		838.07
Furniture and fixtures		221.73
Insurance taxes, licenses and department fees		3,485.07
Loss on sale or maturity of ledger assets		288.15
All other disbursements		4,080.71
Total disbursements		$ 143,036.03
Balance December 31, 1904		$ 273,768.63

LEDGER ASSETS.

Book value of bonds and stocks	$ 203,296.65	
Cash in company's office	4,542.44	
Deposited in banks	54,828.28	
Bills receivable	1,630.13	
Agents' balances	9,471.13	
Total ledger assets		$ 273,768.63

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 2,318.33	
Interest due and accrued on other assets	55.76	
Total interest due and accrued		2,374.09
Market value of bonds and stocks over book value		9,037.10

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 22,922.33	$ 225.36	
Health	6,553.77	171.00	
Liability	9,337.90	189.00	
Plate-glass	3,152.22	75.81	
Steam-boiler	1,525.60	37.05	
	$ 43,491.82	$ 698.22	
Total			44,190.04
Gross assets			$ 329,369.86

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 698.22	
Agents' accounts of uncertain value	3,629.76	
Total		4,327.98
Total admitted assets		$ 325,041.88

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted for Policy-holders.*	
Accident	$ 1,005.16	$ 845.00	$	
Health	426.41	615.35.		
Liability	80.48		1,500.00	
Plate-glass	75.96	287.80		
	$ 1,588.01	$ 1,748.15	$ 1,500.00	
Total unpaid claims				$ 4,836.16
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 73,113.15	
Unearned premiums on unexpired risks, running more than one year from date of policy			5,309.66	
Total unearned premiums				78,422.81
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				14,475.75
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				441.66
Estimated expenses incident to the settlement of unpaid claims				1,365.00
Re-insurance				300.00
Total liabilities, except capital				$ 99,841.38
Capital paid up in cash			$ 200,000.00	
Surplus over all liabilities			25,200.50	
Surplus as regards policy-holders				225,200.50
Total liabilities				$ 325,041.88

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 50,633.55	$ 26,324.45	$ 21,857.68
Written or renewed during the year	71,515.51	32,364.52	64,279.94
Total	$ 122,149.06	$ 58,688.97	$ 86,137.62
Deduct expirations and cancellations	65,741.57	30,733.63	37,744.27
In force at the end of year	$ 56,407.49	$ 27,955.34	$ 48,393.35
Deduct amount re-insured	291.51	140.00	300.00
Net premiums in force December 31, 1904	$ 56,115.98	$ 27,815.34	$ 48,093.35

	Plate-glass.
Premiums in force December 31, 1903	$ 4,306.84
Written or renewed during the year	10,987.65
Total	$ 15,294.49
Deduct expirations and cancellations	4,920.34
In force at the end of year	$ 10,374.15
Net premiums in force December 31, 1904	$ 10,374.15

	Steam-boiler.
Premiums in force December 31, 1903	$ 13,191.64
Written or renewed during the year	10,124.78
Total	$ 23,316.42
Deduct expirations and cancellations	8,452.26
In force at the end of year	$ 14,864.16
Net premiums in force December 31, 1904	$ 14,864.16

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 284.80	$ 795.00	$ 795.00
Health	1,022.01	1,090.56	1,090.56
Liability	1,110.20	82.50	82.50
Plate-glass	284.44	67.35	67.35
Total	$ 2,701.45	$ 2,035.41	$ 2,035.41

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Incorporated March 3, 1893. Commenced Business May 6, 1893.

PHINEAS C. LOUNSBURY, President. KIMBALL C. ATWOOD, Secretary.

Home Office, 290 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 1,012,362.77

INCOME.

Net cash received for premiums—		
Accident	$ 1,159,759.05	
Health	177,294.44	
Total premiums received		1,337,053.49
Interest on bonds and dividends on stock	$ 28,146.36	
Interest from all other sources	2,198.84	
Total interest		30,345.20
Total income		$ 1,367,398.69
Sum of both amounts		$ 2,379,761.46

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 459,833.47	
Health	70,695.63	
Total paid for losses		530,529.10
Investigation of claims		15,410.25
Commissions or brokerage		435,520.27
Paid stockholders for interest or dividends		12,000.00
Salaries, fees and all other compensation of officers and home office employees		91,325.75
Salaries, traveling and all other expenses of agents not paid by commissions		92,675.38
Medical examiners' fees		10,800.00
Inspections (other than medical)		11,537.25
Rents		19,475.00
Advertising, $14,337.25; printing and stationery, $28,725.15; postage and express, $19,572.35		62,434.75
Furniture, fixtures and safes		1,115.56
Insurance taxes, licenses and department fees		24,030.53
Total disbursements		$ 1,307,053.84
Balance December 31, 1904		$ 1,072,707.62

LEDGER ASSETS.

Book value of bonds and stocks	$ 876,562.49	
Cash in company's office	4,174.75	
Deposited in banks	191,970.38	
Total ledger assets		$ 1,072,707.62

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		6,419.00
Market value of bonds and stocks over book value		15,147.51

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 109,280.22	$ 8,687.68	
Health	27,320.05	2,171.91	
	$ 136,600.27	$ 10,859.59	
Total			147,459.86
Gross assets			$ 1,241,733.99

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	10,859.59
Total admitted assets	$ 1,230,874.40

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	
Accident	$ 19,175.00	$ 11,050.00	$ 34,562.14	
Health	450.00	2,000.00		
	$ 19,625.00	$ 13,050.00	$ 34,562.14	
Total unpaid claims				$ 67,237.14
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 541,003.32	
Total unearned premiums				541,003.32
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				36,882.07
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				19,712.84
Reserve for contingent instalment policies				90,195.00
Total liabilities, except capital				$ 756,530.37
Capital paid up in cash			$ 200,000.00	
Surplus over all liabilities			274,344.03	
Surplus as regards policy-holders				474,344.03
Total liabilities				$ 1,230,874.40

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*
Premiums in force December 31, 1903	$ 827,750.46	$ 150,114.50
Written or renewed during the year	1,313,462.34	217,895.19
Total	$ 2,141,212.80	$ 368,009.69
Deduct expirations and cancellations	1,237,581.66	189,634.19
In force at the end of year	$ 903,631.14	$ 178,375.50
Net premiums in force December 31, 1904	$ 903,631.14	$ 178,375.50

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 5,944.00	$ 1,366.20	$ 1,316.20
Health	3,380.00	1,544.57	1,594.57
Total	$ 9,324.00	$ 2,910.77	$ 2,910.77

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business May, 1885.

GEORGE A. MOORE, President. S. M. MARKS, Secretary.

Home Office, 508 Montgomery Street, San Francisco, Cal.

ACCIDENT DEPARTMENT.

CAPITAL STOCK.

(See Life Statement.)

INCOME.

Net cash received for premiums—		
Accident	$ 536,546.90	
Total income		$ 536,546.90

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 196,959.74	
Total paid for losses		196,959.74
Investigation of claims		6,060.12
Commission or brokerage		193,929.91
Salaries, fees and all other compensation of officers and home office employees		41,088.86
Salaries, traveling and all other expenses of agents not paid by commissions		10,248.46
Medical examiners' fees		8,279.39
Inspections (other than medical)		3,553.90
Rents		6,545.36
Advertising, $2,523.46; printing and stationery, $7,964.78; postage and express, $2,752.04		13,240.28
Legal expenses		3,445.50
Insurance taxes, licenses and department fees		9,486.62
Profit and loss		13,697.22
General expenses		2,156.89
Dividends to policy-holders		912.77
Total disbursements		$ 509,605.02

LEDGER ASSETS.

(See Life Statement.)

	On Policies or Renewals Issued Subsequent to October 1, 1904.	
Gross premiums in course of collection—		
Accident	$ 169,242.89	
Total		$ 169,242.89
Re-insurance due from other companies		6,787.58
Total non-ledger assets		$ 176,030.47

LIABILITIES.

	In Process of Adjustment.	*Reported, Proofs not Received.*	*Resisted by Company.*	
Losses and claims—				
Accident	$ 4,000.00	$ 2,000.00	$ 14,000.00	
Total unpaid claims				$ 20,000.00
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 220,310.40	
Total unearned premiums				220,310.40
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				42,310.72
Total liabilities, accident department				$ 282,621.12

Capital paid up in cash—see Life Statement.

EXHIBIT OF PREMIUMS.

	Accident.
Premiums in force December 31, 1903	$ 438,925.52
Written or renewed during the year	767,309.46
Total	$ 1,206,234.98
Deduct expirations and cancellations	754,236.41
In force at end of the year	$ 451,998.57
Deduct amount re-insured	11,377.78
Net premiums in force December 31, 1904	$ 440,620.79

BUSINESS IN NORTH CAROLINA PRIOR TO APRIL 1, 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 1,376.73	$ 396.51	$ 396.51

PEOPLES MUTUAL ACCIDENT AND SICK BENEFIT COMPANY OF CHARLOTTE, N. C.

Incorporated 1903. Commenced Business July, 1903.

PAUL CHATHAM, President. J. H. HARRILL, Secretary.

Home Office, 18 East Trade Street, Charlotte, N. C.

BALANCE SHEET.

INCOME.

(WITHOUT DEDUCTIONS.)

Membership fees	$ 2,804.00	
Disability and sick benefits	1,544.40	
Total paid by members		$ 4,348.40

DISBURSEMENTS.

Disability and sick benefits	$ 2,157.30	
Total paid to members	$ 2,157.30	
Commissions, fees and salaries to agents for organization	1,286.23	
Salaries of managers and agents not paid by commission	550.00	
Salaries of officers	140.40	
Rent, supplies, advertising and printing	100.00	
Taxes	50.00	
Insurance department fees and licenses	50.00	
Total disbursements		4,333.93
Balance December 31, 1904		$ 14.47

LEDGER ASSETS.

Cash in office	$ 14.47	
All other items	250.00	
Total ledger assets		$ 264.47

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	250.00
Total admitted assets	$ 14.47

ALL BUSINESS IN NORTH CAROLINA DURING THE YEAR.

Total amount premiums collected and secured	$ 4,348.40
Losses and claims incurred during the year	2,157.30
Losses and claims paid during the year	2,157.30

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY OF MICHIGAN.

Incorporated May 29, 1884. Commenced Business August 1, 1884.

D. M. FERRY, President. E. A. LEONARD, Secretary.

Home Office, 115-125 Griswold Street, Detroit, Mich.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 1,567,351.93

INCOME.

Net cash received for premiums—		
Accident	$ 837,374.24	
Health	86,729.75	
Liability	627,452.32	
Total premiums received		1,551,556.31
Interest on mortgage loans	$ 28,302.50	
Interest on bonds and dividends on stock	37,793.94	
Interest from all other sources	2.984.90	
Rents from company's property	78.50	
Total interest and rents		69,159.84
Suspense account		912.19
Total income		$ 1,621,628.34
Sum of both amounts		$ 3,188,980.27

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 364,376.04	
Health	39,606.95	
Liability	228,084.19	
Total paid for losses		632,067.18
Investigation of claims		52,262.74
Commission or brokerage		423,444.09
Paid stockholders for interest or dividends		37,500.00
Salaries, fees and all other compensation of officers and home office employees		69,745.32
Salaries, traveling and all other expenses of agents not paid by commissions		77,504.12
Inspections		15,324.37
Rents		8,604.25
Advertising, $7,270.13; printing and stationery, $11,458.78; postage and express, $8,267.41		26,996.32
Furniture, fixtures and safes		711.74
Insurance taxes, licenses and department fees		57,973.81
Taxes on real estate		1,031.54
Repairs and expenses (other than taxes) on real estate		250.80
General expenses		2,024.02
Total disbursements		$ 1,405,440.30
Balance December 31, 1904		$ 1,783,539.97

LEDGER ASSETS.

Book value of real estate	$ 56,270.00	
Mortgage loans on real estate	537,667.91	
Book value of bonds	1,051,770.00	
Cash in company's office	417.92	
Deposited in banks	137,414.14	
Total ledger assets		$ 1,783,539.97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 8,760.71	
Interest accrued on bonds	11,434.57	
Interest accrued on other assets	234.35	
Total interest due and accrued		$ 20,429.63
Market value of bonds over book value		22,265.00

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	
Accident	$ 147,975.08	
Health	37,427.92	
Liability	90,829.55	
Total		276,232.55
Total admitted assets		$ 2,102,467.15

LIABILITIES.

Losses and claims—	*Adjusted, Due.*	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*
Accident	$ 6,500.00	$ 13,500.00	$ 40,000.00	$ 29,450.00
Health	700.00	1,400.00	2,775.00	
	$ 7,200.00	$ 14,900.00	$ 42,775.00	$ 29,450.00

Total unpaid claims		$ 94,325.00
Unearned premiums on unexpired risks, running one year or less from date of policy	$ 647,397.73	
Special reserve for unpaid losses	434,337.51	
Total unearned premiums and reserve		1,082,735.24
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		75,963.95
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		7,500.00
Return premiums		12,430.46
Re-insurance		4,338.53
Reserve for contingencies		75,000.00
Total liabilities, except capital		$ 1,351,293.18
Capital paid up in cash	$ 250,000.00	
Surplus over all liabilities	501,173.97	
Surplus as regards policy-holders		751,173.97
Total liabilities		$ 2,102,467.15

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 725,767.70	$ 86,504.02	$ 538,876.88
Written or renewed during the year	1,055,623.44	121,503.67	703,740.80
Total	$ 1,781,391.14	$ 208,007.69	$ 1,242,617.68
Deduct expirations and cancellations	1,075,174.78	117,166.63	725,021.88
In force at the end of year	$ 706,216.36	$ 90,841.06	$ 517,595.80
Deduct amount re-insured	14,943.28		4,914.48
Net premiums in force December 31, 1904	$ 691,273.08	$ 90,841.06	$ 512,681.32

BUSINESS IN NORTH CAROLINA DURING YEAR 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 14,473.18	$ 10,264.22	$ 10,264.22
Health	1,773.30	1,015.00	1,015.00
Total	$ 16,246.48	$ 11,279.22	$ 11,279.22

SOUTHERN MUTUAL AND INVESTMENT COMPANY OF KENTUCKY.

C. J. BRONSTON, President. A. S. BOWMAN, Secretary.

Home Office, Lexington, Ky.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00

Amount of ledger assets December 31 of previous year		$ 38,133.39

INCOME.

Net cash received for premiums—		
Investors	$ 601,289.77	
Total premiums received		601,289.77
Interest on mortgage loans	$ 59,134.03	
Interest on bonds and dividends on stock	86,388.70	
Rents from company's property	6,182.85	
Total interest and rents		151,705.58
Fines and transfers		1,721.93
Coupons and reserve funds		178,936.78
Advance payments		120,072.75
Real estate		367.95
Expenses		44,109.09
Bills receivable		338,589.39
Bills payable		78,000.00
Agents' advance		220.00
Total income		$ 1,515,013.24
Sum of both amounts		$ 1,553,146.63

DISBURSEMENTS.

Net amount paid for losses—		
Investors	$ 679,079.33	
Total paid investors		679,079.33
Premiums returned		4,026.27
Advance payments		95,680.75
Salaries, traveling and all other expenses of agents not paid by commissions		171,668.88
Advances to agents		31,268.51
Bills receivable		186,666.26
Rents		17,152.46
Bonds and stocks		125,583.33
Real estate		21,611.66
Furniture and fixtures		970.00
Interest		112,632.20
Industrial department		18,739.64
Bills payable		58,000.00
Total disbursements		$ 1,523,079.29
Balance December 31, 1904		$ 30,067.34

LEDGER ASSETS.

Mortgage loans on real estate	$ 108,374.05	
Loans secured by pledges of bonds, stocks or other collateral	269,927.07	
Book value of bonds and stocks	203,989.90	
Cash in company's office	7,161.33	
Deposited in banks	22,906.01	
Loans on commissions	21,048.50	
Real estate—banking house	100,000.00	
Furniture and fixtures	6,263.98	
Total ledger assets		$ 739,670.84

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	20,195.92
Market value of bonds and stocks over book value	29,550.10
Gross assets	$ 789.416.86

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	6,263.98
Total admitted assets	$ 783,152.88

LIABILITIES.

Total unpaid claims to investors		$ 476,491.39
Bills, accounts, fees, etc., due or accrued		20,000.00
For advance payments		36,403.09
Total liabilities except capital		$ 532,894.39
Capital paid up in cash	$ 100,000.00	
Surplus over all liabilities	150,258.40	
Surplus as regards investors		250,258.40
Total liabilities		$ 783,152.79

BUSINESS IN NORTH CAROLINA DURING 1904.

Gross premiums on risks written or renewed during the year: Investors	$ 20.00

TOBACCO PLANTERS MUTUAL HAIL AND FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated March 5, 1903. Commenced Business April 5, 1903.

O. L. JOYNER, President. E. A. TAYLOR, Secretary.

Home Office, Rooms 3 and 4 Pullen Building, Raleigh, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 680.90

INCOME.

Net cash received for premiums: Hail	$ 34,716.03	
Total premiums received		34,716.03
Total income		$ 34,716.03
Sum of both amounts		$ 35,396.93

DISBURSEMENTS.

Net amount paid policy-holders for losses: Hail	$ 8,981.47	
Total paid for losses		$ 8,981.47
Commission or brokerage		5,568.63
Salaries, fees and all other compensation of officers and home office employees		7,803.10
Salaries, traveling and all other expenses of agents not paid by commissions		5,803.39
Postage		926.97
Rent		176.00
Advertising, printing and stationery		742.69
Legal expenses		610.33
Furniture, fixtures and safes		9.90
Insurance taxes, licenses and department fees		1,834.81
Taxes on premiums and other investments		870.00
Telegrams, telephone and express		76.85
Fire insurance		6.40
Interest and discounts		289.15
All other disbursements		227.79
Total disbursements		$ 33,927.48
Balance December 31, 1904		$ 1,469.45

LEDGER ASSETS.

Cash deposited in banks	$ 484.26	
Bills receivable	95.80	
Agents' balances	889.39	
Total ledger assets		$ 1,469.45

NON-LEDGER ASSETS.

	On Policies or Renewals Issued Subsequent to October 1, 1904.	
Gross premiums in course of collection—		
Hail	$ 10,640.50	
Total		10,640.50
Gross assets		$ 12,109.95

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	889.39
Total admitted assets	$ 11,220.56

LIABILITIES.

Losses and claims adjusted and unpaid, not yet due: Hail	14,275.33
Total liabilities	$ 14,275.33

EXHIBIT OF PREMIUMS.

	Hail.
Premiums in force December 31, 1903	$ 40,949.42
Written or renewed during the year	37,295.84
Total	$ 78,245.36
Deduct expirations and cancellations	50,979.94
In force at the end of year	$ 27,265.32
Net premiums in force December 31, 1904	$ 27,265.32

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Hail	$ 33,213.00	$ 8,726.72	$ 22,627.30

TRAVELERS INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 17, 1863. Commenced Business April 1, 1864.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31 of previous year	$ 7,629,914.59	
Voluntary reduction by company in book value of securities	50,500.00	
Extended at		$ 7,579,414.59

INCOME.

Net cash received for premiums—		
Accident	$ 2,601,328.77	
Health	249,963.52	
Liability	2,853,538.42	
Total premiums received		5,704,830.71
Interest on bonds and dividends on stock	$ 356,658.50	
Interest from all other sources	9,056.06	
Total interest		365,714.56
Total income		$ 6,070,545.27
Sum of both amounts		$ 13,649,959.86

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 1,105,759.01	
Health	121,801.73	
Liability	700,937.18	
Total paid for losses		1,928,497.92
Investigation of claims		352,446.61
Commission or brokerage		1,547,519.85
Paid stockholders for interest or dividends		250,000.00
Salaries, fees and all other compensation of officers and home office employees		230,827.96
Salaries, traveling and all other expenses of agents not paid by commissions		325,391.96
Medical examiners' fees and salaries		94,681.60
Inspections (other than medical)		49,892.51
Rents		66,757.08
Advertising, $45,336.84; printing and stationery, $61,028.24; postage and express, $34,521.10		140,886.18
Legal expenses		14,039.79
Furniture and fixtures		26,520.13
Insurance taxes, licenses and department fees		96,152.45
Taxes on capital stock		55,848.66
Loss on sale or maturity of ledger assets		7,040.00
Profit and loss		379.80
Expense		31,852.68
Printing plant equipment		22,167.18
Total disbursements		$ 5,240,902.36
Balance December 31, 1904		$ 8,409,057.50

LEDGER ASSETS.

Book value of bonds and stocks	$ 7,843,696.41	
Cash in company's office	2,706.20	
Deposited in banks	534,206.33	
Bills receivable	11,613.82	
Agents' balances	16,834.74	
Total ledger assets		$ 8,409,057.50

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks but not due	57,564.36
Market value of bonds and stocks over book value	473,126.94
Gross assets	$ 8,939,748.80

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 11,613.82	
Agents' debit balances	16,834.74	
Total		28,448.56
Total admitted assets		$ 8,911,300.24

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	
Accident	$ 37,000.00	$ 49,750.00	$ 67,300.00	
Total unpaid claims				$ 154,050.00
Unearned premiums on unexpired risks running one year or less from date of policy			$ 1,997,358.13	
Unearned premiums on unexpired risks running more than one year from date of policy			620,932.88	
Special reserve for unpaid losses			1,015,516.26	
Total unearned premiums and reserve				3,733,807.27
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				85,000.00
Estimated expenses incident to the settlement of unpaid claims				302,715.98
Additional reserve liability department				617,803.93
Total liabilities, except capital				$ 4,793,377.18
Capital paid up in cash			$ 1,000,000.00	
Surplus over all liabilities			3,117,923.06	
Surplus as regards policy-holders				4,117,923.06
Total liabilities				$ 8,911,300.24

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 1,650,230.64	$ 171,017.90	$ 1,803,912.25
Written or renewed during the year	2,707,139.21	267,821.33	3,045,079.77
Totals	$ 4,357,369.85	$ 438,839.23	$ 4,848,992.02
Deduct expirations and cancellations	2,480,315.55	210,593.34	2,752,070.89
In force at the end of year	$ 1,877,054.30	$ 228,245.89	$ 2,096,921.13
Deduct amount re-insured	6,233.00	1,835.00	2,744.83
Net premiums in force December 31, 1904	$ 1,870,821.30	$ 226,410.89	$ 2,094,176.30

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 11,051.29	$ 2,934.12	$ 2,934.12
Health	1,279.27	1,306.02	1,306.02
Liability	11,682.14	4,049.23	4,049.23
Totals	$ 24,012.70	$ 8,289.37	$ 8,289.37

TITLE GUARANTY AND TRUST COMPANY OF SCRANTON, PENNSYLVANIA.

Incorporated February 20, 1901. Commenced Business April 10, 1901.

L. A. WATRES, President. D. B. ATHERTON, Secretary.

Home Office, 516 Spruce Street, Scranton, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $766,900.00.

Amount of ledger assets December 31 of previous year	$ 2,164,540.42	
Increase of capital during the year	5,000.00	
Extended at		$ 2,169,540.42

INCOME.

Net cash received for premiums—		
Surety	$ 308,453.41	
Title	758.21	
Total premiums received		309,211.62
Interest on mortgage loans	$ 8,321.33	
Interest on collateral loans	22,392.30	
Interest on bonds and dividends on stock	41,233.79	
Interest from all other sources	2,676.44	
Total interest		74,623.76
Profit on sale or maturity of ledger assets		8,055.57
Increase in surplus fund		3,750.00
Commissions		5,777.74
Exchange		332.97
Total		$ 401,751.66
Sum of both amounts		$ 2,571,292.08
Less amount paid to depositors		766,048.34
Total income		$ 1,805,243.74

DISBURSEMENTS.

Net amount paid policy-holders for losses: Surety	$ 27,734.61	
Total paid for losses		27,734.61
Commission or brokerage		87,322.61
Paid stockholders for interest or dividends		30,476.00
Salaries, fees and all other compensation of officers and home office employees		20,665.21
Salaries, traveling and all other expenses of agents not paid by commissions		2,780.51
Advertising, $4,517.35; printing and stationery, $13,502.05; postage and express, $9,342.37		27,361.77
Insurance taxes, licenses and department fees		7,868.48
Taxes on real estate		1,041.19
General expenses—Surety department		41,274.80
All other disbursements		43,083.74
Total disbursements		$ 289,608.98
Balance December 31, 1904		$ 1,515,634.76

LEDGER ASSETS.

Book value of real estate	$ 91,868.13	
Mortgage loans on real estate	139,621.95	
Loans secured by pledge of bonds, stocks or other collaterals	47,319.30	
Book value of bonds and stocks	986,200.00	
Cash in company's office	2,681.11	
Deposited in banks	215,852.76	
Furniture and fixtures	20,336.07	
Judgments and claims	11,755.44	
Total ledger assets		$ 1,515,634.76

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 3,270.14	
Interest accrued on bonds and stocks	14,847.39	
Total interest accrued		18,117.53
Market value of bonds and stocks over book value		60,825.00
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	
Surety	$ 70,413.80	
Title	214.00	
Total		70,627.80
Bills receivable		4,825.47
Gross assets		$ 1,670,030.56

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 20,336.07	
Bills receivable	4,825.47	
Total		25,161.54
Total admitted assets		$ 1,644,869.02

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted by Company.*	
Surety	$ 3,086.21	$ 61,132.26	$ 734.10	
Total unpaid claims				$ 64,952.57
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 170,746.79	
Unearned premiums on unexpired risks, running more than one year from date of policy			2,190.09	
Total unearned premiums				172,936.88
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				21,055.54
Due to banks				127,958.15
Certificates of deposit				162,563.06
Total liabilities, except capital				$ 549,466.20
Capital paid up in cash			$ 766,900.00	
Surplus over all liabilities			328,502.82	
Surplus as regards policy-holders				1,095,402.82
Total liabilities				$ 1,644,869.02

EXHIBIT OF PREMIUMS.

	Surety.
Premiums in force December 31, 1903	$ 98,809.04
Written or renewed during the year	389,368.09
Total	$ 488,177.13
Deduct expirations and cancellations	142,278.55
In force at the end of year	$ 345,998.58
Deduct amount re-insured	4,405.00
Net premiums in force December 31, 1904	$ 341,593.58

	Title.
Premiums in force December 31, 1903	$ 1,217.88
Written or renewed during the year	972.21
Total	$ 2,190.09
In force at the end of year	$ 2,190.09
Net premiums in force December 31, 1904	$ 2,190.09

BUSINESS IN NORTH CAROLINA DURING 1904.

Gross premiums on risks written or renewed during the year: Fidelity and Surety	$ 1,546.33

UNITED STATES CASUALTY COMPANY OF NEW YORK.

Incorporated May 2, 1895. Commenced Business May 3, 1895.

BENJAMIN F. TRACY, President. EDSON S. LOTT, Secretary and Gen'l Mgr.

Home Office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets December 31 of previous year		$ 1,549,348.36

INCOME.

Net cash received for premiums—		
Accident	$ 493,137.95	
Health	104,300.74	
Liability	426,791.65	
Steam-boiler	36,890.99	
Sprinkler	23,933.02	
Total premiums received		1,085,054.35
Interest on mortgage loans	$ 200.00	
Interest on bonds and dividends on stock	54,845.16	
Total interest		55,045.16
Profit on sale or maturity of ledger assets		3,308.75
Total income		$ 1,143,408.26
Sum of both amounts		$ 2,692,756.62

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 176,880.30	
Health	49,844.16	
Liability	163,719.20	
Steam-boiler	2,964.33	
Sprinkler	3,516.14	
Total paid for losses		$ 396,924.13
Investigation of claims		36,725.11
Commissions or brokerage		311,757.01
Salaries, fees and all other compensation of officers and home office employees		102,808.05
Salaries, traveling and all other expenses of agents not paid by commissions		49,095.11
Inspections		16,649.15
Rents		12,237.50
Advertising, $1,405.00; printing and stationery, $22,099.97; postage and express, $9,890.33		32,395.30
Legal expenses		874.35
Furniture and fixtures		3,152.36
Insurance taxes, licenses and department fees		22,260.82
Taxes on real estate		1,279.47
Telegrams and telephone		1,609.91
Fees of directors		4,735.00
Profit and loss		50.90
Miscellaneous		11,716.05
Total disbursements		$ 1,005,270.22
Balance December 31, 1904		$ 1,687,486.40

LEDGER ASSETS.

Book value of real estate	$ 5,000.00	
Mortgage loans on real estate	5,000.00	
Book value of bonds and stocks	1,640,092.51	
Cash in company's office	11,762.00	
Deposited in banks	24,652.27	
Bills receivable	979.62	
Total ledger assets		$ 1,687,486.40

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks		13,833.58

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Accident	$ 43,435.53	$ 398.01	
Health	18,212.53	157.75	
Liability	49,928.71	110.64	
Steam-boiler	6,027.73	----------	
Sprinkler	2,192.41	----------	
	$ 119,796.91	$ 666.40	
Total			120,463.31
Gross assets			$ 1,821,783.29

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 666.40	
Bills receivable	979.62	
Depreciation from book value of ledger assets	31,488.76	
Total		33,134.78
Total admitted assets		$ 1,788,648.51

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted by Company.*	*Resisted for Policy-holders.*	
Accident	$ 28,081.00	$ 17,931.00	$	
Health	5,301.00	311.00		
Liability	6,412.00		70,065.00	
Steam-boiler		700.00		
Sprinkler	95.00			
	$ 39,889.00	$ 18,942.00	$ 70,065.00	
Total unpaid claims				$ 128,896.00
Estimated expenses incident to the settlement of unpaid claims				3,146.00
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 452,254.75	
Unearned premiums on unexpired risks, running more than one year from date of policy			58,380.50	
Total unearned premiums				510,635.25
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904				29,949.24
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				2,000.00
Re-insurance				5,269.52
Contingent fund				108,752.50
Total liabilities, except capital				$ 788,648.51
Capital paid up in cash			$ 300,000.00	
Surplus over all liabilities			700,000.00	
Surplus as regards policy-holders				1,000,000.00
Total liabilities				$ 1,788,648.51

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1903	$ 371,019.14	$ 96,225.56	$ 372,444.34
Written or renewed during the year	653,117.43	169,954.41	569,112.28
Totals	$ 1,024,136.57	$ 266,179.97	$ 941,556.62
Deduct expirations and cancellations	614,572.59	151,564.27	573,377.35
In force at the end of year	$ 409,563.98	$ 114,615.70	$ 368,179.27
Deduct amount re-insured			8,474.03
Net premiums in force December 31, 1904	$ 409,563.98	$ 114,615.70	$ 359,705.24

	Steam-boiler.
Premiums in force December 31, 1903	$ 83,634.47
Written or renewed during the year	56,832.91
Total	$ 140,467.38
Deduct expirations and cancellations	60,700.53
In force at the end of year	$ 79,766.85
Net premiums in force December 31, 1904	$ 79,766.85

	Sprinkler.
Premiums in force December 31, 1903	$ 24,074.93
Written or renewed during the year	35,249.15
Total	$ 59,324.08
Deduct expirations and cancellations	34,865.59
In force at the end of year	$ 24,458.49
Net amount in force December 31, 1904	$ 24,458.49

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 4,634.64	$ 2,599.34	$ 2,599.34
Health	6,103.57	4,695.53	4,695.53
Liability	875.06	219.47	219.47
Total	$ 11,613.27	$ 7,514.34	$ 7,514.34

UNITED STATES FIDELITY AND GUARANTY COMPANY OF MARYLAND.

Incorporated March 19, 1896. Commenced Business August 1, 1896.

JOHN R. BLAND, President. GEORGE R. CALLIS, Secretary.

Home Office, Temporary Location, 16 W. Saratoga Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,700,000.00.

Amount of ledger assets December 31 of previous year		$ 2,662,308.60

INCOME.

Net cash received for premiums—		
Fidelity and Surety	$ 1,748,605.33	
Burglary	386,725.17	
Total premiums received		2,135,330.50
Interest on mortgage loans	$ 171.35	
Interest on collateral loans	2,284.31	
Interest on bonds and dividends on stock	93,311.03	
Interest from all other sources	4,493.87	
Rent from company's property, including $1,000.00 for company's own occupancy	7,445.96	
Total interest and rents		107,706.52
Profit on sale or maturity of ledger assets		50,450.00
Department of Guaranteed Attorneys		24,393.63
Total income		$ 2,317,880.65
Sum of both amounts		$ 4,980,189.25

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and Surety	$ 451,939.27	
Burglary	123,779.70	
Total paid for losses		575,718.97
Investigation of claims		32,946.13
Commissions or brokerage		879,081.05
Paid stockholders for interest or dividends		119,000.00
Salaries, fees and all other compensation of officers and home office employees		167,605.83
Salaries, traveling and all other expenses of agents not paid by commissions		177,103.05
Inspections		16,409.28

Rents, including $1,000.00 for company's own occupancy		$ 33,684.12
Advertising, $31,802.28; printing and stationery, $32,763.66; postage, express and telegrams, $48,403.73		112,969.67
Legal expenses		27,709.38
Furniture and fixtures		12,714.50
Insurance taxes, licenses and department fees		54,289.69
Taxes on real estate		1,438.24
Repairs and expenses (other than taxes) on real estate		39,984.06
Traveling expenses, home office account		6,363.39
Incidentals, development, etc.		25,775.54
Total disbursements		$ 1,987,792.90
Balance December 31, 1904		$ 2,992,396.35

LEDGER ASSETS.

Book value of real estate	$ 398,548.52	
Mortgage loans on real estate	16,600.00	
Loans secured by pledge of bonds, stocks or other collateral	33,383.50	
Book value of bonds and stocks	2,017,306.81	
Cash in company's office	47,312.77	
Deposited in banks	338,966.36	
Advanced account, contracts secured	98,069.10	
Due for subscriptions, Department Guaranteed Attorneys	42,209.29	
Total ledger assets		$ 2,992,396.35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 59.00	
Interest due and accrued on bonds and stocks	24,813.14	
Interest due and accrued on collateral loans	391.44	
Interest due and accrued on other assets	1,252.92	
Total interest due and accrued		26,516.50

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1904.*	*On Policies or Renewals Issued Prior to October 1, 1904.*	
Fidelity and Surety	$ 303,572.90	$ 12,576.00	
Burglary	58,113.38	4,123.77	
	$ 361,686.28	$ 16,699.77	
Total			378,386.05
Gross assets			$ 3,397,298.90

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1904	$ 16,699.77	
Book value of ledger assets over market value, viz.: Bonds and stocks	10,844.76	
Total		27,544.53
Total admitted assets		$ 3,369,754.37

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted by Company.*	
Fidelity and Surety	$ 37,916.70	$ 171,650.00	
Burglary	13,451.25	500.00	
Totals	$ 51,367.95	$ 172,150.00	
Deduct re-insurance	128.33		
	$ 51,239.62	$ 172,150.00	
Total unpaid claims			$ 223,389.62

Unearned premiums on unexpired risks, running one year or less from date of policy	$ 1,031,235.48	
Unearned premiums on unexpired risks, running more than one year from date of policy	65,408.88	
Total unearned premiums		$ 1,096,644.36
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1904		75,954.12
Estimated expenses incident to the settlement of unpaid claims		5,000.00
Re-insurance		1,896.85
Total liabilities, except capital		$ 1,402,884.95
Capital paid up in cash	$ 1,700,000.00	
Surplus over all liabilities	266,869.42	
Surplus as regards policy-holders		1,966,869.42
Total liabilities		$ 3,369,754.37

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.
Premiums in force December 31, 1903	$ 1,566,256.46
Written or renewed during the year	1,968,055.79
Total	$ 3,534,312.25
Deduct expirations and cancellations	1,755,088.79
In force at the end of the year	$ 1,779,223.46
Net premiums in force December 31, 1904	$ 1,779,223.46

	Burglary.
Premiums in force December 31, 1903	$ 419,236.44
Written or renewed during the year	518,310.49
Total	$ 937,546.93
Deduct expirations and cancellations	511,576.20
In force at the end of year	$ 425,970.73
Deduct amount re-insured	27,353.85
Net premiums in force December 31, 1904	$ 398,616.88

BUSINESS IN NORTH CAROLINA DURING 1904.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and Surety	$ 20,591.17	$ 5,576.86	$ 6,129.08
Burglary	1,208.30	----------	----------
Totals	$ 21,799.47	$ 5,576.86	$ 6,129.08

FRATERNAL ORDERS.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FRATERNAL ORDERS AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1904.

AMERICAN BENEVOLENT ASSOCIATION OF MISSOURI.

Incorporated September 6, 1894. Commenced Business September 6, 1894.

L. A. CUNNINGHAM, Supreme President. E. J. NORRIS, Supreme Secretary.

Located at 1115 Missouri Trust Building, St. Louis, Mo.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 50,854.83

INCOME.

Dues for expenses, etc.	$ 59,212.22	
Assessments—		
Mortuary	60,624.15	
Reserve	8,485.87	
Medical examiners' fees, paid by applicants	2,553.25	
Total paid by members	$ 130,875.49	
Interest	1,606.92	
Benefit fund checks returned	95.50	
Supplies	55.15	
From all other sources	992.90	
Total income		133,625.96
Aggregate last balance and income		$ 184,480.79

DISBURSEMENTS.

Death claims	$ 19,840.55	
Temporary disability	40,783.60	
Payments returned to applicants or members	129.10	
Total paid to applicants or members	$ 60,753.25	
Commissions, fees and salaries to agents for organization	32,830.24	
Salaries of managers and agents not paid by commission	4,104.50	
Salaries of officers, etc.	8,971.83	
Salaries and other compensation of office employees	4,561.95	
Medical supervisors	4,124.00	
Rent	1,923.00	
Taxes	10.95	
Postage, express and telegraph	2,032.47	
Legal expenses	1,966.56	
Insurance departments	213.50	
All other disbursements	6,835.18	
Total disbursements		128,327.43
Balance		$ 56,153.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 8,200.00	
Bills certificate of deposits	1,375.00	
Cash and cash items in office	1,414.19	
Cash deposited in banks	45,164.17	
Total ledger assets		$ 56,153.36

NON-LEDGER ASSETS.

Furniture and fixtures	$ 2,382.25	
Stationery and supplies	720.75	
Assessment collected and not turned over to Supreme body	640.00	
Total non-ledger assets		3,743.00
Gross assets		$ 59,896.36

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures		$ 3,103.00
Total admitted assets		$ 56,793.36

LIABILITIES.

Losses adjusted, not yet due	$ 2,331.60	
Losses in process of adjustment or reported	3,891.00	
Losses resisted	2,050.00	
Total liabilities		$ 8,272.60
Balance on hand to protect contracts in addition to the right of assessments		$ 48,520.76
Comprised under the following funds—		
Mortuary and reserve	$ 47,889.80	
Expense	8,263.56	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	8,957	$ 3,556,880.00
Written during year	8,208	2,190,220.00
Total	17,165	$ 5,747,100.00
Terminated during year	8,486	2,267,110.00
In force at end of year	8,679	$ 3,479,990.00
Losses and claims unpaid at beginning of year	13	$ 6,404.00
Losses and claims incurred during year	2,351	67,348.53
Total	2,364	$ 73,752.53
Losses and claims settled during year	2,341	$ 65,479.93
Losses and claims unpaid at end of year	23	8,272.60
Assessments collected during year	12	128,322.24

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Written during year	33	$ 6,680.00
In force at end of year	33	$ 6,680.00
Assessments collected during year	12	$ 267.25

THE AMERICAN GUILD OF VIRGINIA.

Incorporated January, 1890. Commenced Business February, 1890.

CHARLES T. O'FERRALL, Supreme Governor. S. GALESKI, Supreme Secretary.

Located at 737 E. Main Street, Richmond, Va.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 79,598.00

INCOME.

(WITHOUT DEDUCTIONS).

Assessments—		
Mortuary	$ 171,114.96	
Reserve	9,140.84	
Expense	130,576.99	
Total paid by members	$ 310,832.79	
Interest	696.53	
Rent	418.87	
Received from other associations	49,900.00	
From all other sources	2,626.66	
Total income		364,474.85
Aggregate last balance and income		$ 444,072.85

DISBURSEMENTS.

Death claims	$ 185,575.16	
Permanent disability claims	5,690.13	
Temporary disability	6,180.44	
Payments returned to applicants or members	22,331.26	
Total paid to applicants or members	$ 219,776.99	
Commissions, fees and salaries to agents for organization	71,785.87	
Sick benefit loan account	15,473.05	
Salaries of officers	11,179.68	
Salaries and other compensations of office employees	7,279.75	
Advertising and printing	2,799.79	
Rents	1,018.26	
Taxes	78.42	
Postage, express and telegraph	2,795.36	
Legal expenses	2,880.51	
Insurance departments	541.39	
All other disbursements	22,273.74	
Total disbursements		357,882.81
Balance		$ 86,190.04

LEDGER ASSETS.

Book value of real estate	$ 2,479.74	
Mortgage loans on real estate	37,566.60	
Book value of bonds and stocks	79,853.50	
Cash deposited in banks	12,424.96	
Total	$ 132,324.80	
Deduct ledger liabilities—		
Borrowed money	46,134.76	
Total ledger assets		$ 86,190.04

NON-LEDGER ASSETS.

Interest due and accrued	$ 2,242.86	
Sick benefit loaned against certificates bearing 6 per cent. interest	26,246.22	
Market value of bonds and stocks over book value	1,495.25	
Printing plant	300.00	
Assessments in course of collection	23,956.45	
Total non-ledger assets		$ 54,240.78
Gross assets		$ 140,430.82

DEDUCT ASSETS NOT ADMITTED.

Printing plant	300.00
Total admitted assets	$ 140,130.82

LIABILITIES.

Losses adjusted, not yet due	$ 17,141.26	
Losses in process of adjustment or reported	8,814.04	
Total liabilities		$ 25,955.30
Balance on hand to protect contracts in addition to the right of assessments		$ 114,175.52
Comprised under the following funds—		
Mortuary	$ 21,178.05	
Reserve and Emergency	60,969.48	
Expense	4,042.51	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	16,443	$ 16,868,500.00
Written during year	14,084	13,128,000.00
Total	30,527	$ 29,996,500.00
Terminated during year	6,203	6,167,500.00
In force at end of year	24,324	$ 23,829,000.00
Losses and claims unpaid at beginning of year	44	$ 32,836.56
Losses and claims incurred during year	626	219,494.40
Total	670	$ 252,330.96
Losses and claims settled during year	636	$ 226,375.66
Losses and claims unpaid at end of year	34	25,955.30
Assessments collected during year	12	310,832.79

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	155	$ 210,000.00
Written during year	47	21,900.00
Total	202	$ 231,900.00
Terminated during year	17	11,900.00
In force at end of year	185	$ 220,000.00
Losses and claims incurred during year	3	$ 660.28
Total	3	$ 660.28
Losses and claims settled during year	3	$ 660.28
Assessments collected during year	12	4,442.42

AMERICAN UNION BENEFIT ASSOCIATION.

Incorporated September 12, 1903. Commenced Business October 10, 1903.

JOHN L. WHEELER, President. JOHN R. HAWKINS, Secretary.

Located at Kittrell, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 15.00

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 183.91	
Dues for expenses, etc.	804.39	
Assessments—Reserve	44.00	
Total paid by members	$ 1,032.30	
Total income		1,032.30
Aggregate last balance and income		$ 1,047.30

DISBURSEMENTS.

Death claims	$ 67.00	
Temporary disability claims	89.65	
Payments returned to applicants or members	4.50	
Total paid to applicants or members	$ 161.15	
Commissions, fees and salaries to agents for organization	403.50	
Salaries and other compensation of office employees	40.00	
Advertising and printing	180.17	
Postage, express and telegraph	31.47	
Insurance department	148.00	
Total disbursements		964.29
Balance		$ 83.01

ASSETS.

Cash in office	$ 83.01	
Total ledger assets		$ 83.01

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	50.00
Gross assets	$ 133.01

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	50.00
Total admitted assets	$ 83.01

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 83.01

ALL BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	69	$ 3,553.00
Written during year	1,145	10,284.00
Total	1,214	$ 13,837.00
Terminated during year	1,011	3,854.00
In force at end of year	203	$ 9,983.00
Losses and claims incurred during year		161.15
Losses and claims settled during year		161.15
Assessments collected during year		1,032.30

ANCIENT ORDER OF UNITED WORKMEN, GRAND LODGE OF GEORGIA, ALABAMA, MISSISSIPPI, NORTH CAROLINA, SOUTH CAROLINA AND FLORIDA.

Incorporated ---------- Commenced Business July 17, 1878.

H. M. BECK, G. M. W. JOSEPH EHRLICH, G. Recorder.

Located at Albany, Ga.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 4,097.08

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, etc.	$ 6,602.73	
Assessments—		
Mortuary	87,376.10	
Total paid by members	$ 93,978.83	
From all other sources, guaranty fund from Supreme Lodge	9,993.00	
Total income		103,971.83
Aggregate last balance and income		$ 108,068.91

DISBURSEMENTS.

Death claims	$ 85,951.70	
Total paid members	$ 85,951.70	
Commissions, fees and salaries to agents for organization	1,647.83	
Salaries of officers	1,500.00	
Salaries and other compensations of office employees	770.50	
Advertising and printing	441.49	
Rent	50.00	
Postage, express and telegraph	319.97	
Insurance department	58.00	
All other disbursements	1,212.21	
Total disbursements		91,951.70
Balance		$ 16,117.21

ASSETS.

Cash in hands of Supreme Lodge Board of Directors for investment	$ 16,800.00

LIABILITIES.

Reserve in hands of Supreme Lodge Board of Directors for investment	$ 16,800.00

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	2,203	$ 4,122,000.00
Written during year	87	120,000.00
Total	2,290	$ 4,242,000.00
Terminated during year	233	278,000.00
In force at end of year	2.057	$ 3,964,000.00

	Number.	Amount.
Losses and claims unpaid at beginning of year	11	$ 22,000.00
Losses incurred during year	55	105,000.00
Total	66	$ 127,000.00
Losses and claims settled during year	44	$ 86,000.00
Losses and claims unpaid at end of year	22	41,000.00
Assessments collected during year	12	87,376.10

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

	Number.	Amount.
In force at beginning of year	197	$ 356,000.00
Written during year	7	7,000.00
Total	204	$ 363,000.00
Terminated during year	40	75,000.00
In force at end of year	164	$ 288,000.00
Losses and claims unpaid at beginning of year	1	$ 2,000.00
Losses and claims incurred during year	2	4,000.00
Total	3	$ 6,000.00
Losses and claims settled during year	3	$ 6,000.00
Assessments collected during year	12	Not given.

ATLANTIC COAST LINE RELIEF DEPARTMENT.

Organized March 10, 1899. Commenced Business April 1, 1899.

DR. G. G. THOMAS, Superintendent. N. N. DAVIS, Assistant Superintendent.

Located at Wilmington, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 44,782.05

INCOME.

(WITHOUT DEDUCTIONS).

Assessments	$ 152,010.92	
Total paid by members	$ 152,010.92	
Interest	1,478.15	
Treatment of persons at relief hospitals not members, etc.	4,500.74	
From all other sources	33,356.29	
Total income		191,346.10
Aggregate last balance and income		$ 236,128.15

DISBURSEMENTS.

Death claims	$ 58,695.50	
Temporary disability claims	73,367.25	
Payments returned to applicants or members	1,655.24	
Total paid to applicants or members	$ 133,717.99	
Salaries of officers and salaries and other compensations of office employees	15,169.41	
Medical examiners' salaries and expenses	13,672.27	

Surgical treatment	$ 8,128.54	
Maintenance of hospital	25,373.40	
Insurance department fees, postage, taxes, etc.	4,514.61	
Total disbursements		$ 200,576.22
Balance		$ 35,551.93

LEDGER ASSETS.

Cash in hands of treasurer	$ 35,351.93	
Total admitted assets		$ 35,551.93

LIABILITIES.

Claims due and unpaid	$ 17,940.35	
Total liabilities		$ 17,940.35
Balance on hand to protect contracts in addition to the right of assessments		$ 17,611.58

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	8,291	$ 4,145,500.00
Written during year	7,932	3,966,000.00
Total	16,223	$ 8,111,500.00
Terminated during year	6,544	3,272,000.00
In force at end of year	9,769	$ 4,839,500.00
Losses and claims unpaid at beginning of year	5	$ 2,454.50
Losses and claims incurred during year	114	62,250.00
Total	119	$ 64,704.50
Losses and claims settled during year	102	$ 52,554.50
Losses and claims unpaid at end of year	17	12,250.00
Assessments collected during year	12	Not given.

BROTHERHOOD ACCIDENT COMPANY.

Incorporated August 17, 1892. Commenced Business August 18, 1892.

JOHN J. WHIPPLE, President. JAY B. CRAWFORD, Secretary.

Located at Boston, Mass.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 52,544.50

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 18,053.00	
Dues for expenses, etc.	59,241.00	
Assessments—		
Mortuary	15,602.45	
Disability	49,051.75	
Total paid by members	$ 141,948.20	
Interest	716.73	
Total income		142,664.93
Aggregate last balance and income		$ 195,209.43

DISBURSEMENTS.

Death claims	$ 6,415.00	
Temporary disability claims	61,941.55	
Payments returned to applicants or members	410.93	
Total paid to applicants or members	$ 68,767.48	
Commissions, fees and salaries to agents for organization	18,053.00	
Salaries of managers and agents not paid by commission	12,159.13	
Salaries of officers	20,944.00	
Salaries and other compensation of office employees	12,369.05	
Medical supervisors	600.68	
Rent	2,410.00	
Advertising and printing	1,496.64	
Postage, express and telegraph	2,241.11	
Legal expenses	393.00	
Insurance department	268.30	
All other items	5,988.43	
Total disbursements		$ 145,690.82
Balance		$ 49,518.61

LEDGER ASSETS.

Book value of bonds	$ 2,000.00	
Cash in office	11,750.00	
Deposited in banks	35,768.61	
Total ledger assets		$ 49,518.61

NON-LEDGER ASSETS.

Furniture, fixtures and supplies	$ 1,775.00	
Market value of bonds over book value	105.00	
Assessments collected and not turned over to Supreme Body	2,703.00	
Total non-ledger assets		4,583.00
Gross assets		$ 54,101.61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies	1,775.00
Total admitted assets	$ 52,326.61

LIABILITIES.

Losses in process of adjustment or reported	$ 3,375.71	
Losses resisted	1,500.00	
Advance assessments	3,450.00	
Total liabilities		$ 8,325.71
Balance on hand to protect contracts in addition to the right of assessments		$ 44,000.90
Comprised under the following funds—		
Mortuary	$ 12,329.08	
Disability	12,572.82	
Emergency	14,050.12	
Expense	10,566.59	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	10,531	$ 11,139,522.00
Written during year	5,158	515,800.00
Total	15,689	$ 11,655,322.00
Terminated during year	3,456	8,108,612.00
In force at end of year	12,233	$ 3,546,710.00

Losses and claims unpaid at beginning of year	205	$ 14,887.69
Losses and claims incurred during year	2,125	59,819.93
Total	2,330	$ 74,707.32
Losses and claims settled during year	1,891	$ 69,531.61
Losses and claims unpaid at end of year	439	5,175.71
Assessments collected during year	4	64,654.20

No business in North Carolina during the year 1904.

CAPE FEAR AID AND RELIEF ASSOCIATION.

Incorporated October 22, 1904. Commenced Business November 14, 1904.

W. E. YEPP, President. JOHN E. WOOD, Secretary.

Located at Wilmington, N. C.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 62.70	
Dues for expenses, per capita tax, etc.	190.40	
Total paid by members	$ 253.10	
Total income		$ 253.10

DISBURSEMENTS.

Death claims	$ 5.00	
Temporary disability claims	26.50	
Total paid to applicants or members	$ 31.50	
Salaries and other compensations of office employees	171.36	
Total disbursements		202.86
Balance		$ 50.24

LEDGER ASSETS.

Cash in office	$ 50.24	
Total ledger assets		$ 50.24

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

	Number.	*Amount.*
Written during year	633	$ 13,160.00
Total	633	$ 13,160.00
Terminated during year	19	370.00
In force at end of year	614	$ 12,790.00
Losses and claims incurred during year	1	Not given.
Losses and claims settled during year		$ 31.50
Assessments collected during year		Not given.

EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN.

Incorporated August 24, 1903. Commenced Business August 20, 1904.

JONATHAN B. FROST, President. PAUL TYNER, Secretary.

Located at Atlanta, Georgia.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 2,772.00	
Dues for expenses, etc.	2,616.36	
Assessments—		
Mortuary	4,517.08	
Medical examiners' fees	693.00	
Total paid by members	$ 10,598.44	
From all other sources	1,200.00	
Total income		$ 11,798.44

DISBURSEMENTS.

Death claims	$ 1,750.00	
Payments returned to applicants or members	148.00	
Total paid to applicants or members	$ 1,898.00	
Commissions, fees and salaries to agents for organization	3,763.21	
Other compensation of officers	749.65	
Salaries and other compensations of office employees	293.94	
Medical examiners' and supervisors' fees	1,091.00	
Advertising and printing	588.00	
Postage, express and telegraph	32.83	
Legal expenses	35.00	
Insurance department	28.75	
All other disbursements	542.02	
Total disbursements		9,022.40
Balance		$ 2,776.04

LEDGER ASSETS.

Fund secured by pledge of bonds, stocks or other collaterals deposited with Neal Loan and Banking Co., Atlanta, Ga.	$ 5,500.00	
Cash in office	353.35	
Cash deposited in bank	2,242.69	
Total	$ 8,276.04	
Deduct ledger liabilities	5,500.00	
Total ledger assets		$ 2,776.04

NON-LEDGER ASSETS.

Furniture, fixtures and supplies	$ 500.00	
Assessments collected and not turned over to Supreme body	511.88	
Total non-ledger assets		1,011.88
Gross assets		$ 3,787.92

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies	500.00
Total admitted assets	$ 3,287.92

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
Written during year	693	$ 2,146,500.00
Total	693	$ 2,146,500.00
Terminated during year	458	1,373,500.00
In force at end of year	235	$ 773,000.00
Losses and claims incurred during year	2	$ 1,750.00
Total	2	$ 1,750.00
Losses and claims settled during year	2	$ 1,750.00
Assessments collected during year	11	7,133.44

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Written during year	39	$ 87,000.00
Total	39	$ 87,000.00
Terminated during year	18	44,000.00
In force at end of year	21	$ 43,000.00
Assessments collected during year	3	$ 61.05

FARMERS FRATERNAL LIFE ASSOCIATION.

Incorporated 1893. Commenced Business 1886.

GEORGE TURNER, President. J. W. LANE, Secretary.

Located at Fort Barnwell, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 61.92

INCOME.

(WITHOUT DEDUCTIONS).

Assessments—		
Mortuary	$ 6,012.00	
Annual dues	390.00	
Total paid by members	$ 6,402.00	
From all other sources	80.00	
Total income		6,482.00
Aggregate last balance and income		$ 6,543.92

DISBURSEMENTS.

Death claims	$ 5,807.50	
Total paid to members	$ 5,807.50	
Salaries of officers and other compensations of office employees	169.10	
Printing and legal expenses	163.90	
Total disbursements		6,140.50
Balance		$ 403.42

LEDGER ASSETS.

Cash in office	$ 403.42	
Total ledger assets		$ 403.42

All business in North Carolina.

FUNERAL BENEFIT ASSOCIATION OF THE UNITED STATES.

Organized January 1, 1882. Commenced Business January 1, 1882.

GEORGE H. HARRIS, President. C. L. CADWALLADER, Secretary.

Located at 1001 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 48,227.87
INCOME.		
(WITHOUT DEDUCTIONS).		
Membership fees	$ 2,459.69	
Assessments—Mortuary	184,309.04	
Total paid by members	$ 186,768.73	
Interest	1,382.32	
From all other sources	327.70	
Total income		188,478.75
Aggregate last balance and income		$ 236,706.62
DISBURSEMENTS.		
Death claims	$ 180,187.50	
Payments returned to applicants or members	105.20	
Total paid to applicants or members	$ 180,292.70	
Salaries of officers	1,900.00	
Salaries and other compensations of office employees	1,320.75	
Annual convention	512.60	
Rents	700.00	
Advertising, printing, etc.	1,372.63	
Postage, express and telegraph	815.25	
Legal expenses	1,175.00	
Insurance department	58.00	
All other items	1,292.84	
Total disbursements		189,439.77
Balance		$ 47,266.85
LEDGER ASSETS.		
Book value of bonds and stocks	$ 36,072.42	
Cash deposited in banks	11,194.43	
Total ledger assets		$ 47,266.85
NON-LEDGER ASSETS.		
Furniture, fixtures, etc.		1,000.00
Gross assets		$ 48,266.85
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures, etc.		1,000.00
Total admitted assets		$ 47,266.85
Balance on hand to protect contracts in addition to the right of assessments		$ 47,266.85

THE FRATERNITIES ACCIDENT ORDER.

Incorporated October 23, 1894. Commenced Business January 1, 1895.

D. E. STEVENS, Grand Councilor. E. L. COOD, Grand Secretary.

Located at Walnut and Juniper Streets, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 22,587.74

INCOME.

(WITHOUT DEDUCTIONS).

Membership and certificate fees	$ 13.25	
Assessments—		
Mortuary	70,073.41	
Total paid by members	$ 70,086.66	
Interest	252.88	
From all other sources	926.60	
Total income		71,266.14
Aggregate last balance and income		$ 93,853.88

DISBURSEMENTS.

Death and disability claims	$ 29,251.50	
Annuity funds	1,305.49	
Payments returned to applicants or members	70.16	
Total paid to applicants or members	$ 30,627.15	
Commissions, fees and salaries to agents for organization	5,372.16	
Salaries of managers and agents not paid by commission	5,921.48	
Salaries of officers	11,000.00	
Salaries and other compensations of office employees	4,054.78	
Rent	1,445.00	
Advertising and printing	1,175.37	
Postage, express and telegraph	1,745.00	
Governing bodies	299.75	
Insurance departments	247.09	
All other disbursements	7,214.10	
Total disbursements		69,101.88
Balance		$ 24,752.00

LEDGER ASSETS.

Cash in office	$ 2,039.30	
Cash deposited in banks	22,712.70	
Total ledger assets		$ 24,742.00

NON-LEDGER ASSETS.

Mailing list, furniture and supplies	$ 2,360.00	
Assessments collected and not turned over to Supreme Body	1,400.00	
Total non-ledger assets		3,760.00
Gross assets		$ 28,512.00

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	2,360.00
Total admitted assets	$ 26,152.00

LIABILITIES.

Losses adjusted, not yet due	$ 500.00	
Total liabilities		$ 500.00
Balance on hand to protect contracts in addition to the right of assessments		$ 25,652.00

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	8,384	$ 22,192,000.00
Written during year	5,764	8,834,100.02
Total	14,148	$ 31,026,100.00
Terminated during year	5,484	11,434,700.00
In force at end of year	8,664	$ 19,581,400.00
Losses and claims unpaid at beginning of year	2	$ 900.00
Losses and claims incurred during year	688	28,851.50
Total	690	$ 29,751.50
Losses and claims settled during year	688	$ 29,251.50
Losses and claims unpaid at end of year	2	500.00
Assessments collected during year	Not given.	Not given.

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	17	$ 68,000.00
Total	17	$ 68,000.00
Terminated during year	2	7,000.00
In force at end of year	15	$ 61,000.00
Losses and claims incurred during year	3	$ 66.42
Total	3	$ 66.42
Losses and claims settled during year	3	$ 66.42
Assessments collected during year	Not given.	Not given.

THE GRAND FRATERNITY.

Incorporated October 7, 1893. Commenced Business January 1, 1886.

FREDERICK GASTON, President. W. E. GREGG, Secretary.

Located at 1414 Arch Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 169,738.07

INCOME.

(WITHOUT DEDUCTIONS.)

Assessments—		
Mortuary	$ 112,142.95	
Reserve	119,348.40	
Total paid by members	$ 231,491.35	
Interest	1,414.36	
Rent	3,239.50	
Total income		236,145.21
Aggregate last balance and income		$ 405,883.28

DISBURSEMENTS.

Death claims	$ 101,467.63	
Permanent disability claims	500.00	
Temporary disability	245.30	
Settlement of annuities	17,340.47	
Liens against certificates	4,671.42	
Total paid to members	$ 124,224.82	
Commissions, fees and salaries to agents for organization	54,588.81	
Dues retained by lodges for lodge expenses	21,917.23	
Salaries of officers	12,833.32	
Salaries and other compensation of office employees	7,535.70	
Medical examiners' fees	1,531.75	
Rent, advertising, printing and taxes	4,910.52	
Taxes	1,290.30	
Postage, express and telegraph	1,863.76	
Legal expenses	1,797.55	
Insurance departments	1,231.38	
All other items	30,866.39	
Total disbursements		264,601.53
Balance		$ 141,281.75

ASSETS.

Book value of real estate	$ 39,443.70	
Mortgage loans on real estate	24,000.00	
Loans secured by liens on members	59,145.50	
Book value of bonds and stocks	16,660.00	
Cash deposited in bank	2,032.55	
Total ledger assets		$ 141,281.75

NON-LEDGER ASSETS.

Interest due and accrued	$ 1,350.00	
Market value of real estate over book value	31,000.00	
Market value of bonds and stocks over book value	180.00	
Assessments collected and not turned over to Supreme Body	22,566.95	
Notes of members	158,000.00	
Total non-ledger assets		$ 213,096.95
Gross assets		$ 354,378.70

DEDUCT ASSETS NOT ADMITTED.

Personal or agents' debit balances	2,566.95
Total admitted assets	$ 351,811.75

LIABILITIES.

Losses in process of adjustment or reported	$ 20,000.00	
Total liabilities		$ 20,000.00
Balance on hand to protect contracts in addition to the right of assessments		$ 331,811.75

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	8,344	$ 10,424,474.00
Written during year	4,252	5,602,925.00
Total	12,596	$ 16,027,399.00
Terminated during year	2,319	2,899,506.00
In force at end of year	10,277	$ 13,127,893.00
Losses and claims unpaid at beginning of year	13	$ 18,027.09
Losses and claims incurred during year	76	98,750.00
Total	89	$ 116,777.09
Losses and claims settled during year	74	$ 101,467.63
Losses and claims unpaid at end of year	15	20,000.00
Assessments collected during year	Not given.	Not given.

No business in North Carolina during 1904.

GRAND FOUNTAIN OF THE UNITED ORDER OF TRUE REFORMERS.

Incorporated March, 1901. Commenced Business 1901.

W. L. TAYLOR, G. W. Master. W. P. BURRELL, G. W. Secretary.

Located at 604-6-8 North Second Street, Richmond, Va.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 160,623.19

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 13,155.34	
Dues for expenses, per capita tax, etc.	51,312.84	
Assessments—		
Mortuary	176,839.42	
Total paid by members	$ 241,307.60	
Supplies—sale of, etc.	9,561.39	
Total income		250,868.99
Aggregate last balance and income		$ 411,492.18

DISBURSEMENTS.

Death claims	$ 148,350.46	
All other claims	12,278.65	
Total paid to members	$ 160,629.11	
Commissions, fees and salaries to agents for organization	1,090.61	
Salaries of managers and agents not paid by commission	19,840.42	
Salaries of officers	8,600.00	
Salaries and other compensations of office employees	16,694.22	
Governing bodies	5,776.89	
Rent	1,200.00	
Advertising and printing	197.65	
Postage, express and telegraph	3,762.35	
Legal expenses	25.75	
Insurance department	10.00	
All other disbursements	13,486.59	
Total disbursements		231,313.59
Balance		$ 180,178.59

LEDGER ASSETS.

Book value of real estate	$ 37,500.00	
Mortgage loans on real estate	92,834.00	
Cash in office	821.23	
Cash deposited in banks	49,023.36	
Total ledger assets		$ 180,178.59

NON-LEDGER ASSETS.

Interest due	$ 900.00	
Rents due	2,340.00	
Furniture, fixtures, etc.	11,550.00	
Total non-ledger assets		14,790.00
Gross assets		$ 194,968.59

Non-admitted assets—		
Furniture, fixtures and safes, printed matter, etc.	$ 11,550.00	
Bills receivable unsecured	3,240.00	
Total		$ 14,790.00
Total admitted assets		$ 180,178.59

LIABILITIES.

Losses adjusted, due and unpaid	$ 14,988.33	
Total liabilities		$ 14,988.33
Balance on hand to protect contracts in addition to the right of assessments		$ 165,190.26
Comprised under the following funds—		
Mortuary	$ 152,803.77	
Expense	27,374.82	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	72,670	$ 8,599,161.00
Written during year	13,437	1,167,871.00
Total	86,107	$ 9,737,032.00
Terminated during year	25,040	2,223,821.00
In force at end of year	61,067	$ 7,513,211.00
Losses and claims unpaid at beginning of year	220	$ 30,037.00
Losses and claims incurred during year	1,055	137,856.95
Total	1,275	$ 167,893.95
Losses and claims settled during year	1,154	$ 148,350.46
Losses and claims unpaid at end of year	121	19,418.19
Assessments collected during year	12	176,839.42

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	4,632	$ 536,466.00
Written during year	1,041	97,729.00
Total	5,673	$ 634,195.00
Terminated during year	2,050	201,884.00
In force at end of year	3,623	$ 432,311.00
Losses and claims unpaid at beginning of year	11	$ 1,973.50
Losses and claims incurred during year	64	7,559.00
Total	75	$ 9,532.50
Losses and claims settled during year	67	$ 8,849.17
Losses and claims unpaid at end of year	8	683.33
Assessments collected during year	Not given.	Not given.

GRAND UNITED ORDER OF SONS AND DAUGHTERS OF PEACE.

Incorporated February 18, 1904. Commenced Business April 1, 1904.

S. A. HOWELL, President. W. E. SUMNER, Secretary.

Located at Newport News, Va.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 1,350.00	
Dues for expenses, per capita tax, etc.	125.00	
Total paid by members	$ 1,475.00	
Total income		$ 1,475.00

DISBURSEMENTS.

Commissions, fees and salaries to agents for organization	$ 500.00	
Official publication	250.00	
Postage, express and telegraph	40.00	
Legal expenses	115.00	
Insurance department	80.00	
All other disbursements	300.00	
Total disbursements		1,285.00
Balance		$ 190.00

ASSETS.

Cash in office	$ 190.00	
Total ledger assets		$ 190.00
Balance on hand to protect contracts in addition to the right of assessments		$ 190.00

Exhibit of certificates or policies not given.

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Written during year	60	$ 81.00
Total	60	$ 81.00
Terminated during year	10	13.50
In force at end of year	50	$ 67.50
Assessments collected during year		$ 15.00

IMPROVED ORDER HEPTASOPHS.

Incorporated August 28, 1878. Commenced Business August 28, 1878.

M. G. COHEN, Supreme Archon. SAMUEL H. TATTERSALL, Supreme Secretary.

Located at Baltimore, Md.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 510,921.26

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 10,600.00	
Assessments—		
Mortuary—93 per cent.	1,229,947.72	
Expenses—7 per cent.	92,576.68	
Medical examiners' fees paid by applicants	14,965.50	
Total paid by members	$ 1,348,089.90	
Interest	17,763.71	
Subordinate Conclaves for supplies	2,094.78	
Organizers	109.50	
From all other sources	212.62	
Total income		1,368,270.51
Aggregate last balance and income		$ 1,879,191.77

DISBURSEMENTS.

Death claims	$ 1,165,464.98	
Commissions, fees and salaries to agents for organization	17,493.71	
Salaries of managers and agents not paid by commission	18,234.43	
Salaries of officers and other compensation of officers	27,607.43	
Salaries and other compensations of office employees	6,583.00	
Medical examiners' and supervisors' fees	14,965.50	
Rents, telephones, advertising, printing and taxes	4,684.46	
Official publication	13,885.83	
Postage, express and telegraph	2,639.05	
Legal expenses	1,337.20	
Insurance department	471.09	
All other items	7,114.15	
Total disbursements		1,280,480.83
Balance		$ 598,710.94

ASSETS.

Book value of bonds and stocks	$ 444,650.87	
Cash deposited in banks	154,060.07	
Total ledger assets		$ 598,710.94

NON-LEDGER ASSETS.

Funds in hand of supreme officers	$ 3,400.00	
Due for supplies	193.62	
Assessments collected and not turned over to supreme body	111,446.14	
Total non-ledger assets		115,039.76
Total admitted assets		$ 713,750.70

LIABILITIES.

Losses in process of adjustment or reported	$ 116,250.00	
Losses resisted	16,325.00	
Total liabilities		$ 132,575.00
Balance on hand to protect contracts in addition to the right of assessments		$ 581,175.70

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	57,731	$ 88,812,000.00
Written during year	9,911	10,352,500.00
Total	67,642	$ 99,164,500.00
Terminated during year	5,343	6,371,500.00
In force at end of year	62,299	$ 92,793,000.00
Losses and claims unpaid at beginning of year	79	$ 130,516.66
Losses and claims incurred during year	701	1,167,523.32
Total	780	$ 1,298,039.98
Losses and claims settled during year	702	1,165,464.98
Losses and claims unpaid at end of year	78	132,575.00
Assessments collected during year	12	1,322,524.40

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	1,003	$ 1,767,000.00
Written during year	94	115,500.00
Total	1,097	$ 1,882,500.00
Terminated during year	62	74,500.00
In force at end of year	1,035	$ 1,808,000.00
Losses and claims incurred during year	7	$ 10,500.00
Total	7	$ 10,500.00
Losses and claims settled during year	5	$ 6,500.00
Losses and claims unpaid at end of year	2	4,000.00
Assessments collected during year	12	25,078.05

INDEPENDENT ORDER OF FORESTERS.

Incorporated 1881. Commenced Business 1881.

ORONHYATEKHA, M. D., President. JOHN A. MCGILLIVRAY, K. C., Secretary.

Located at Toronto, Ontario.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 7,104,360.58

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 15,002.35	
Dues for expenses, per capita tax, etc.	255,339.95	
Assessments—		
Mortuary	2,915,153.74	
Sick and funeral	248,444.73	
Mortuary changes of policies	2,883.94	
Total paid by members	$ 3,436,824.71	
Interest	254,310.10	
Rent	7,322.69	
Sundry refunds	1,855.99	
From all other sources	753.34	
Total income		3,701,066.83
Aggregate last balance and income		$ 10,805,427.41

DISBURSEMENTS.

Death claims	$ 1,776,604.45	
Permanent disability claims	107,266.31	
Old age disability claims	43,650.00	
Expectation of life	4,385.00	
Sick claims	198,886.51	
Funeral claims	14,196.50	
Payments returned to applicants or members	6,318.97	
Total paid to applicants or members	$ 2,151,307.74	
Commissions, fees and salaries to agents for organization	100,921.37	
Salaries of managers and agents not paid by commission	116,575.25	
Salaries of officers and other compensation of officers	32,702.57	
Salaries and other compensation of office employees	84,858.47	
Medical examiners' fees	1,323.60	
Rent	18,230.12	
Expenses investigating claims	19,149.99	
Postage, express and telegraph	9,179.03	
Legal expenses	4,867.59	
Advertising and printing	25,881.82	
Insurance department	2,375.98	
All other disbursements	111,441.15	
Total disbursements		2,678,832.68
Balance		$ 8,126,594.73

LEDGER ASSETS.

Book value of real estate	$ 844,055.46
Mortgage loans on real estate	2,600,198.59
Book value of bonds and stocks	2,976,824.17

Loans on policies	$ 1,400.00	
Funds invested by the Union Trust Co.	1,472,837.27	
Special bank deposit in France	10,000.00	
Cash deposited in banks	221,279.24	
Total ledger assets	$ 8,126,594.73	
Temporary loans to general from mortuary	296,587.75	
Temporary loans to general from sick and funeral	110,994.55	
Total		$ 8,534,177.03

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 152,922.85	
Due from subordinate court for fees	447.29	
Due from high and subordinate courts for supplies	21,257.36	
Mortuary assessments due on last collections	5,417.91	
All other	66,081.64	
Total non-ledger assets		246,127.05
Gross assets		$ 8,780,304.08

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 59,835.00	
Due from high and subordinate courts for supplies	21,257.36	
Total		81,092.36
Total admitted assets		$ 8,699,211.72

LIABILITIES.

Claims for total and permanent disability due and unpaid	$ 750.00	
Notices of total and permanent disability not yet due	90,926.65	
Present value unpaid instalments old age annuities	247,357.50	
Claims for death losses due and unpaid	1,000.00	
Claims for death losses resisted, in suit	17,500.00	
Claims for death losses resisted, not in suit	162,944.04	
Claims for funeral benefits unpaid	725.00	
Sick claims	3,369.56	
Accounts due and accrued	9,953.70	
Advance assessments	7,141.31	
Due insurance department	296,587.75	
Due sick and funeral claimants	110,994.55	
Total liabilities		$ 949,250.06
Balance on hand to protect contracts in addition to the right of assessments		$ 7,749,961.66
Comprised under the following funds—		
Mortuary	$ 8,019,074.72	
Sick and funeral	107,520.01	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	219,492	$ 238,124,000.00
Written during year	28,730	23,732,000.00
Total	248,222	$ 261,856,000.00
Terminated during year	22,346	18,960,000.00
In force at end of year	225,876	$ 242,896,000.00
Losses and claims unpaid at beginning of year	148	$ 154,893.32
Losses and claims incurred during year	1,672	1,923,070.17
Total	1,820	$ 2,077,963.49
Losses and claims settled during year	1,662	$ 1,824,639.45
Losses and claims unpaid at end of year	158	181,444.04

EXHIBIT DISABILITY CLAIMS.

	Number.	*Amount.*
Claims unpaid December 31, 1903	2	$ 986.66
Claims incurred during 1904	168	107,113.32
Total	170	$ 108,099.98
Claims paid during 1904	168	107,266.31
Balance	2	$ 833.67
Saved by compromising during 1904		83.67
Claims unpaid December 31, 1904	2	$ 750.00

SICK AND FUNERAL CLAIMS.

	Number.	*Amount.*
Funeral claims unpaid December 31, 1903	25	$ 1,203.34
Sickness claims unpaid December 31, 1903	216	3,723.66
Claims incurred during 1904	9,989	212,250.56
Total	10,230	$ 217,177.56
Sickness claims paid during 1904	9,743	198,886.50
Funeral claims paid during 1904	288	14,196.50
Total	10,031	$ 213,083.00
Funeral claims unpaid December 31, 1904	15	$ 725.00
Sickness claims unpaid December 31, 1904	184	3,369.56

No business in North Carolina during 1904.

INDEPENDENT ORDER ODD FELLOWS (COLORED), ENDOWMENT DEPARTMENT, D. G. L., No. 7.

Incorporated 1902. Commenced Business January 1, 1903.

W. W. LAWRENCE, President. S. H. VICK, Secretary.

Located at Wilson, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 415.90
INCOME.		
(WITHOUT DEDUCTIONS).		
Assessments—		
Mortuary	$ 11,280.50	
Total income		11,280.50
Aggregate last balance and income		$ 11,696.40
DISBURSEMENTS.		
Death claims	$ 10,500.00	
Total paid to members	$ 10,500.00	
Salaries of officers	450.00	
Other compensations of officers	14.00	
Advertising and printing	240.25	
Postage, express and telegraph	285.47	
Insurance department, fees and licenses	35.00	
Total disbursements		11,524.72
Balance		$ 171.68

ASSETS.

Cash in office	$ 171.68	
Total ledger assets		$ 171.68

Exhibit of certificates or policies not given.
Business in North Carolina during 1904 not given.

JUNIOR ORDER UNITED AMERICAN MECHANICS, FUNERAL BENEFIT DEPARTMENT.

Incorporated April 10, 1893. Commenced Business October 1, 1899.

W. E. FAISON, President. STEPHEN COLLINS, Secretary.

Located at 432 Diamond Street, Pittsburg, Pa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 20,710.23

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 4,568.70	
Dues for expenses, per capita tax, etc.	5,515.37	
Assessments—		
Mortuary	135,629.02	
Reserve	703.86	
Medical examiners' fees	418.50	
Total paid by members	$ 146,835.45	
Interest	853.78	
Supplies	487.50	
Fines	262.40	
Total income		148,439.13
Aggregate last balance and income		$ 169,149.36

DISBURSEMENTS.

Death claims	$ 121,850.00	
Total paid to members	$ 121,850.00	
Commissions, fees and salaries to agents for organization	1,366.88	
Salaries of officers and other compensation of officers	2,865.95	
Salaries and other compensations of office employees	2,234.00	
Medical examiners' and supervisors' fees	418.50	
Rent	312.56	
Advertising and printing	1,847.01	
Postage, express and telegraph	1,132.30	
Legal expenses	525.00	
Insurance department	189.50	
All other disbursements	1,962.98	
Total disbursements		134,704.68
Balance		$ 34,444.68

ASSETS.

Book value of bonds	$ 7,000.00	
Cash deposited in banks	27,444.68	
Total ledger assets		$ 34,444.68

NON-LEDGER ASSETS.

Assessments collected and not turned over to Supreme Body	633.80
Total admitted assets	$ 35,078.48

LIABILITIES.

Losses adjusted, due and unpaid	$ 1,700.00	
Advance assessments	362.75	
Total liabilities		$ 2,062.75
Balance on hand to protect contracts in addition to the right of assessments		$ 33,015.73
Comprised under the following funds—		
Mortuary	$ 16,406.81	
Reserve	15,000.00	
Emergency	2,468.64	
Expense	569.53	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	59,953	$ 15,597,500.00
Written during year	34,359	11,757,750.00
Total	94,312	$ 27,355,250.00
Terminated during year	11,840	3,166,750.00
In force at end of year	82,472	$ 24,188,500.00
Losses and claims unpaid at beginning of year	1	$ 800.00
Losses and claims incurred during year	469	122,750.00
Total	470	$ 123,550.00
Losses and claims settled during year	468	$ 121,850.00
Losses and claims unpaid at end of year	2	1,700.00
Assessments collected during year	12	141,848.25

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

	Number.	*Amount.*
In force at beginning of year	4,091	$ 1,073,250.00
Written during year	3,848	1,525,750.00
Total	7,939	$ 2,599,000.00
Terminated during year	896	236,500.00
In force at end of year	7,043	$ 2,362,500.00
Losses and claims incurred during year	30	$ 7,750.00
Total	30	$ 7,750.00
Losses and claims settled during year	30	$ 7,750.00
Assessments collected during year	12	11,616.45

SUPREME LODGE KNIGHTS OF PYTHIAS (ENDOWMENT RANK).

Re-incorporated January 29, 1894. Commenced Business November 7, 1877.

CHARLES F. S. NEAL, President. CARLOS S. HARDY, Secretary.

Located at Chicago, Illinois.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 700,525.95

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 11,942.50	
Dues for expenses, per capita tax, etc.	200,862.64	
Assessments—		
Mortuary	1,807,764.67	
Total paid by members	$ 2,020,569.81	
Interest	24,116.78	
Rent	19,069.69	
From all other sources	132,495.87	
Total income		2,196,252.15
Aggregate last balance and income		$ 2,896,778.10

DISBURSEMENTS.

Death claims	$ 1,494,635.18	
Payments returned to applicants or members	1,003.99	
Total paid to applicants or members	$ 1,495,639.17	
Commissions, fees and salaries to agents for organization	72,671.77	
Commissions paid local secretaries for collecting	98,561.43	
Salaries of managers and of agents not paid by commission, etc.	11,942.50	
Salaries of officers	11,483.32	
Salaries and other compensations of office employees	18,344.09	
Medical examiners' fees	22,374.75	
Rents	3,746.68	
Advertising and printing	7,166.26	
Postage, express and telegraph	8,784.66	
Legal expenses	6,768.42	
Insurance department	648.75	
All other items	122,811.52	
Total disbursements		1,880,943.32
Balance		$ 1,015,834.78

ASSETS.

Book value of real estate	$ 21,800.00
Mortgage loans on real estate	20,000.00
Loans on bonds and stocks or other collaterals	400.00
Book value of bonds and stocks	594,968.57
Lexington Hotel investment	275,000.00
Bills receivable	2,996.10
Cash in office	300.00
Cash deposited in banks	101,887.53
All other items	66.00
Total	$ 1,017,418.20

Deduct ledger liabilities—		
Advanced payments on hand	$ 1,583.42	
Total ledger assets		$ 1,015,834.78

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 7,506.91	
Advanced to Lexington Company	39,000.00	
Due from organizers	165.58	
Office furniture, fixtures, etc.	4,220.88	
Mortuary assessments due on last collection	5,909.85	
Total non-ledger assets		56,803.22
Gross assets		$ 1,072,638.00

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 4,220.88	
Personal or agents' debit balances	165.58	
Depreciation of ledger assets, bonds	3,444.25	
Total		7,830.71
Total admitted assets		$ 1,064,807.29

LIABILITIES.

Losses in process of adjustment or reported	$ 142,000.00	
Losses resisted	13,000.00	
Salaries, rents, expenses, taxes, etc., due and accrued	27,645.68	
Total liabilities		$ 182,645.68
Balance on hand to protect contracts in addition to right of assessments		$ 882,161.61
Comprised under the following funds—		
Mortuary	$ 791,035.08	
Expense	91,126.53	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	63,561	$ 105,736,000.00
Written during year	12,248	14,375,500.00
Total	75,809	$ 120,111,500.00
Terminated during year	7,606	10,324,500.00
In force at end of year	68,203	$ 109,787,000.00
Losses and claims unpaid at beginning of year	70	$ 136,000.00
Losses and claims incurred during year	819	1,546,000.00
Total	889	$ 1,682,000.00
Losses and claims settled during year	811	$ 1,527,000.00
Losses and claims unpaid at end of year	78	155,000.00
Assessments collected during year	12	$ 2,008,627.31

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	1,949	$ 3,258,000.00
Written during year	493	642,500.00
Total	2,442	$ 3,900,500.00
Terminated during year	233	335,500.00
In force at end of year	2,209	$ 3,565,000.00

	Number.	*Amount.*
Losses and claims unpaid at beginning of year	1	$ 3,000.00
Losses and claims incurred during year	17	32,500.00
Total	18	$ 35,500.00
Losses and claims settled during year	17	$ 33,500.00
Losses and claims unpaid at end of year	1	2,000.00
Assessments collected during year	12	59,298.10

KNIGHTS OF GIDEON MUTUAL SOCIETY OF VIRGINIA AND NORTH CAROLINA.

Incorporated September 1, 1903. Commenced Business September 1, 1903.

J. J. MAINOR, President. F. E. PURYEAR, Secretary.

Located at Goldsboro, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 253.15

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 622.75	
Dues for expenses, etc.	4,343.70	
Assessments—		
Mortuary	9,242.85	
Total paid by members	$ 14,209.30	
From all other sources	1,333.55	
Total income		15,542.85
Aggregate last balance and income		$ 15,796.00

DISBURSEMENTS.

Death claims	$ 9,061.11	
Total paid to members	$ 9,061.11	
Commissions, fees and salaries to agents for organization	475.00	
Salaries of managers and agents not paid by commission	384.00	
Salaries of officers	2,700.00	
Salaries and other compensations of office employees	820.00	
Rent, advertising and printing	717.60	
Postage, express and telegraph	139.01	
Legal expenses	498.00	
Insurance department	42.00	
All other disbursements	400.00	
Total disbursements		15,236.72
Balance		$ 559.28

ASSETS.

Cash in office	$ 568.28	
Total ledger assets		$ 568.28

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, etc.	$ 719.25
Gross assets	$ 1,287.53

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	719.25
Total admitted assets	$ 568.28

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 568.28

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	6,435	Not given.
Written during year	2,511	Not given.
Total	8,946	Not given.
Terminated during year	733	Not given.
In force at end of year	8,213	Not given.
Losses and claims incurred during year	81	$ 9,061.11
Total	81	$ 9,061.11
Losses and claims settled during year	81	$ 9,061.11
Assessments collected during		9,242.85

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	3,527	Not given.
Written during year	1,098	Not given.
Total	4,625	Not given.
Terminated during year	353	Not given.
In force at end of year	4,272	Not given.
Losses and claims incurred during year	42	$ 4,540.11
Total	42	$ 4,540.11
Losses and claims settled during year	42	$ 4,540.11
Assessments collected during year		4,721.85

KNIGHTS OF HONOR.

Incorporated June 20, 1884. Commenced Business June 30, 1873.

J. C. SHEPPARD, Supreme Dictator. NOAH M. GIVAN, Supreme Reporter.

Located at 816 Olive Street, St. Louis, Mo.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 81,896.45

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, per capita tax, etc.	$ 78,728.00	
Assessments—		
Mortuary	2,869,304.43	
Total paid by members	$ 2,948,032.43	
Interest	4,995.01	
Fines	87.00	
Supplies	521.45	
From all other sources	904.50	
Total income		2,954,630.39
Aggregate last balance and income		$ 3,036,526.84

DISBURSEMENTS.

Death claims	$ 2,892,636.90	
Total paid to members	$ 2,892,636.90	
Commissions, fees and salaries to agents for organization	28,404.70	
Salaries of officers and compensation of officers	11,158.58	
Salaries and other compensation of office employees	11,038.43	
Medical supervisors' fees	2,500.00	
Rent, advertising and printing	5,252.10	
Taxes	3.74	
Postage, express and telegraph	1,771.49	
Legal expenses	1,394.44	
Governing bodies	10,916.30	
Insurance department	741.28	
All other disbursements	5,770.40	
Total disbursements		2,971,588.36
Balance		$ 64,938.48

LEDGER ASSETS.

Cash in hands Supreme Reporter	$ 1,652.20	
Cash in office Supreme Treasurer	100.00	
Cash in Mississippi Valley Trust Company	227.73	
Cash deposited in banks	110,210.15	
Cash deposited in court as bond	1,250.00	
Cash deposited with Insurance Department of North Carolina	4,000.00	
Total		$ 117,440.08
Deduct outstanding warrants		52,501.60
Total ledger assets		$ 64,938.48

NON-LEDGER ASSETS.

Interest due	$ 362.76	
Due from Grand and Subordinate Lodges	741.83	
Fixtures	8,613.01	
General fund expense assessment	6,489.51	
Supplies	2,187.25	
Judgment	2,691.05	
Assessments collected and not turned over to Supreme Body	231,764.50	
Total non-ledger assets		$ 252,849.91
Gross assets		$ 317,788.39

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 10,800.26	
Judgment	2,691.05	
Total		13,491.31
Total admitted assets		$ 304,297.08

LIABILITIES.

Losses adjusted not yet due	$ 454,500.00	
Losses adjusted, due and unpaid	25,671.45	
Losses in process of adjustment or reported	165,000.00	
Losses resisted	15,500.00	
Salaries, rents, expenses, taxes, etc., due and accrued	387.05	
Total liabilities		$ 661,058.50
Balance to the right of assessments		$ 356,761.42
Comprised under the following funds—		
Mortuary	$ 31,009.38	
General fund	32,036.17	
Supreme Reporter	1,879.93	
Appeal circular	13.00	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	51,606	$ 87,286,500.00
Written during year	3,481	3,260,000.00
Total	55,087	$ 90,546,500.00
Terminated during year	5,912	8,212,500.00
In force at end of year	49,175	$ 82,334,000.00
Losses and claims unpaid at beginning of year	147	$ 268,883.35
Losses and claims incurred during year	1,679	3,103,925.00
Total	1,826	$ 3,372,808.35
Losses and claims settled during year	1,572	$ 2,892,636.90
Losses and claims unpaid at end of year	254	480,171.45
Assessments collected during year	12	2,869,304.43

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

	Number.	*Amount.*
In force at beginning of year	763	$ 1,341,000.00
Written during year	10	12,000.00
Total	773	$ 1,353,000.00
Terminated during year	61	99,000.00
In force at end of year	712	$ 1,254,000.00

	Number.	*Amount.*
Losses and claims incurred during year	37	$ 61,350.00
Total	37	$ 61,350.00
Losses and claims settled during year	34	$ 56,350.00
Losses and claims unpaid at end of year	3	5,000.00
Assessments collected during year	12	46,110.39

KNIGHTS OF LOYAL GUARD.

Incorporated January 31, 1895. Commenced Business February 21, 1895.

EDWIN O. WOOD, President. F. H. RANKIN, Secretary.

Located at Flint, Michigan.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 129,610.27

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees and dues for expenses, etc.	$ 24,577.10	
Assessments—		
Mortuary	52,291.56	
Emergency	15,674.95	
Total paid by members	$ 92,543.61	
Interest	325.04	
Rent and real estate account	10,500.53	
Total income		103,369.18
Aggregate last balance and income		$ 232,979.45

DISBURSEMENTS.

Death claims	$ 54,050.00	
Payments returned to applicants or members	4.00	
Total paid to applicants or members	$ 54,054.00	
Commissions, fees and salaries to agents for organization and salaries of managers and agents not paid by commission	11,877.11	
Salaries of officers	6,036.01	
Salaries and other compensations of office employees	1,511.16	
Advertising and printing	1,016.32	
Official publication	1,742.81	
Postage, express and telegraph	885.72	
Legal expenses	1,200.00	
Insurance departments	684.44	
All other disbursements	1,696.95	
Total disbursements		80,704.52
Balance		$ 152,274.93

LEDGER ASSETS.

Book value of real estate	$ 175,000.00	
Mortgage loans on real estate	4,665.00	
Cash deposited in banks	12,609.93	
Total	$ 192,274.93	
Deduct ledger liabilities	40,000.00	
Total ledger assets		$ 152,274.93

LIABILITIES.

Losses in process of adjustment or reported	$ 21,950.00	
Total liabilities		$ 21,950.00
Balance on hand to protect contracts in addition to the right of assessments		$ 130,324.93

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	6,440	$ 7,469,500.00
Written during year	231	200,500.00
Total	6,671	$ 7,670,000.00
Terminated during year	1,642	1,836,250.00
In force at end of year	5,029	$ 5,833,750.00
Losses and claims unpaid at beginning of year	4	$ 4,000.00
Losses and claims incurred during year	53	72,000.00
Total	57	$ 76,000.00
Losses and claims settled during year	41	$ 54,050.00
Losses and claims unpaid at end of year	16	21,950.00
Assessments collected during year	Not given.	Not given.

No business in North Carolina during the year 1904.

KNIGHTS AND LADIES OF HONOR.

Incorporated April, 1878. Commenced Business September, 1877.

L. B. LOCKARD, President. GEORGE D. TAIT, Secretary.

Located at Indianapolis, Ind., 431 N. Penn Street.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 334,634.10

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, per capita tax, etc.	$ 2,403.25	
Assessments—		
Mortuary	1,382,404.53	
Expense	139,534.26	
Total paid by members	$ 1,524,342.04	
Interest	10,308.33	
Fines	172.00	
Supplies	3,626.71	
From all other sources	1,223.76	
Total income		1,539,672.84
Aggregate last balance and income		$ 1,874,306.94

DISBURSEMENTS.

Death claims	$ 1,353,326.00	
Total paid to members	$ 1,353,326.00	
Commissions, fees and salaries to agents for organization, etc.	71,715.50	
Other expenses connected with field work	13,495.46	
Salaries of officers, including medical examiners	13,416.62	

Salaries and other compensations of office employees	$ 12,925.59	
Mileage and per diem of officers and committees	1,363.20	
Rent	1,875.00	
Advertising	952.95	
Postage	2,544.69	
Legal expenses	1,186.24	
Insurance departments	413.20	
All other disbursements	19,020.47	
Total disbursements		$ 1,492,234.92
Balance		$ 382,072.02

LEDGER ASSETS.

Book value of real estate	$ 51,639.21	
Book value of office furniture	2,650.93	
Book value of bonds and stocks	273,690.80	
Grand Lodge debit balances	808.71	
Bills receivable	300.00	
Cash deposited in banks	114,569.15	
Total	$ 443,658.80	
Deduct ledger liabilities—		
Outstanding warrants	61,586.78	
Total ledger assets		$ 382,072.02

NON-LEDGER ASSETS.

Interest due and accrued	$ 3,287.00	
Per capita tax due	1,050.00	
Expense assessments collected and not turned over to Supreme body	11,900.00	
Mortuary assessments collected and not turned over to Supreme body	116,100.00	
Total non-ledger assets		132,337.00
Gross assets		$ 514,409.02

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	2,650.93
Total admitted assets	$ 511,758.09

LIABILITIES.

Losses adjusted, due and unpaid, $36,000; not yet due, $21,000	$ 57,000.00	
Losses in process of adjustment or reported	112,550.00	
Losses resisted	2,500.00	
Commissions due on 1904 business	2,921.50	
Total liabilities		$ 174,971.50
Balance on hand to protect contracts in addition to the right of assessments		$ 336,786.59
Comprised under the following funds—		
Mortuary	$ 311,633.77	
Expense	25,152.82	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	70,751	$ 75,732,500.00
Written during year	16,191	14,172,000.00
Total	86,942	$ 89,904,500.00
Terminated during year	10,833	9,996,500.00
In force at end of year	76,109	$ 79,908,000.00
Losses and claims unpaid at beginning of year	134	$ 145,300.00
Losses and claims incurred during year	1,201	1,395,500.00
Total	1,335	$ 1,540,800.00

	Number.	Amount.
Losses and claims settled during year	1,183	$ 1,368,750.00
Losses and claims unpaid at end of year	152	172,050.00
Assessments collected during year	12	1,521,938.79

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	Amount.
In force at beginning of year	302	$ 454,500.00
Written during year	11	12,500.00
Total	313	$ 467,000.00
Terminated during year	7	11,500.00
In force at end of year	306	$ 455,500.00
Losses and claims unpaid at beginning of year	2	$ 2,000.00
Losses and claims incurred during year	3	3,000.00
Total	5	$ 5,000.00
Losses and claims settled during year	4	$ 4,000.00
Losses and claims unpaid at end of year	1	1,000.00
Assessments collected during year	Not given.	

KNIGHTS OF PYTHIAS OF NORTH AMERICA OF THE DISTRICT OF COLUMBIA.

Incorporated December 14, 1903. Commenced Business December 14, 1903.

S. W. STARKS, President. C. K. ROBINSON, Secretary.

Located at 22½ Capital Street, Charleston, West Va.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 1,300.60	
Dues for expenses, per capita tax, etc.	860.00	
Assessments—		
Dues	12,706.38	
Total paid by members	$ 14,866.98	
Total income		$ 14,866.98

DISBURSEMENTS.

Death claims	$ 5,568.25	
Total paid to members	$ 5,568.25	
Commissions, fees and salaries to agents for organization	300.00	
Salaries of officers	450.00	
Rent	84.00	
Postage, express and telegraph	150.00	
All other items	30.00	
Total disbursements		6,582.25
Balance		$ 8,284.73

LEDGER ASSETS.

Cash in office	$ 2,000.00	
Deposited in bank	6,284.73	
Total ledger assets		$ 8,284.73

NON-LEDGER ASSETS.

Assessments collected and not turned over to Supreme body	2,300.00
Gross assets	$ 10,584.73

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	400.00
Total admitted assets	$ 10,184.73

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments		$ 10,184.73
Comprised under the following funds—		
Mortuary	$ 10,184.73	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	2,046	Not given.
Written during year	1,823	Not given.
Total	3,869	Not given.
Terminated during year	36	$ 5,568.25
In force at end of year	3,833	Not given.
Losses and claims incurred during year	36	$ 5,568.25
Losses and claims settled during year	Not given.	Not given.
Losses and claims unpaid at end of year	----------	$ 12,706.38
Assessments collected during year	Not given.	Not given.

No business in North Carolina during the year 1904.

KNIGHTS OF THE MACCABEES OF THE WORLD.

Incorporated September 11, 1885. Commenced Business September 1, 1883.

D. P. MARKEY, President. L. E. SISLER, Secretary.

Located at Port Huron, Mich., "Maccabee Temple."

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 3,256,156.29

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 25,140.29	
Dues for expenses—per capita tax, etc.	3,132.20	
Assessments—		
Mortuary	3,959,767.08	
Sick and accident	89,951.49	
Expense	462,465.18	
Total paid by members	$ 4,540,556.24	
Interest	107,545.27	
Rent	2,229.75	
Relief fund loans paid	425.00	
Total income		4,650,656.26
Aggregate last balance and income		$ 7,906,812.55

DISBURSEMENTS.

Death claims	$ 3,222,654.02	
Permanent disability claims	162,757.42	
Temporary disability	85,554.89	
Total paid to members	$ 3,473,040.55	
Commissions, fees and salaries to agents for organization	107,430.94	
Paid to Great Camp organization	147,352.73	
Salaries of officers	22,233.34	
Salaries and other compensation of office employees	42,351.30	
Medical examiners' fees	4,004.46	
Advertising and printing	8,993.94	
Taxes	1,383.53	
Postage, express and telegraph	13,384.37	
Legal expenses	16,818.42	
Insurance departments	1,085.99	
All other disbursements	111,007.30	
Total disbursements		3,949,086.87
Balance		$ 3,957,725.68

LEDGER ASSETS.

Book value of real estate	$ 87,707.72	
Book value of bonds and stocks	3,389,269.83	
Agents' debit balances	54,552.56	
Cash in office	1,003.44	
Cash deposited in banks	425,192.13	
Total ledger assets		$ 3,957,725.68

NON-LEDGER ASSETS.

Interest due and accrued	$ 46,653.74	
Rents due	190.00	
Assessment collected and not turned over to Supreme body	359,056.27	
Total non-ledger assets		$ 405,900.01
Gross assets		$ 4,363,625.69

DEDUCT ASSETS NOT ADMITTED.

Personal or agents' debit balances	$ 54,552.56	
Excess of assets over liabilities	96,882.92	
Total		151,435.48
Total admitted assets		$ 4,212,190.21

LIABILITIES.

Losses in process of adjustment or reported	$ 186,902.00	
Losses resisted	40,385.57	
Salaries, rents, expenses, taxes, etc.	30,258.78	
Deferred payments on sick and accident claims	4,627.00	
Total liabilities		$ 262,173.35
Balance on hand to protect contracts in addition to the right of assessments		$ 3,950,016.86
Comprised under the following funds—		
Mortuary	$ 429,225.71	
Relief	8,176.67	
Emergency	3,389,269.83	
Expense	99,303.87	
Sick and accident	24,040.78	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	341,304	$ 430,306,800.00
Written during year	50,369	51,236,750.00
Total	391,672	$ 481,543,550.00
Terminated during year	69,297	71,692,075.84
In force at end of year	322,376	$ 409,851,474.16
Losses and claims unpaid at beginning of year	327	$ 440,895.57
Losses and claims incurred during year	2,265	3,122,710.58
Total	2,592	$ 3,563,606.15
Losses and claims settled during year	2,425	$ 3,336,318.58
Losses and claims unpaid at end of year	167	227,287.57
Assessments collected during year	12	3,959,767.08

No business in North Carolina during the year 1904.

LADIES OF THE MACCABEES OF THE WORLD.

Incorporated April 6, 1897. Commenced Business October 1, 1892.

MRS. LILLIAN M. HOLLISTER, President. MISS BINA M. WEST, Secretary.

Located at Port Huron, Michigan.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 972,389.24

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 16,625.00	
Dues for expenses, per capita tax, etc.	15,280.60	
Assessments—		
Mortuary	720,581.43	
Emergency	183,738.93	
Expense	225,914.58	
Total paid by members	$ 1,162,140.54	
Interest	26,497.58	
Defunct Hive funds	1.05	
Total income		1,188,639.17
Aggregate last balance and income		$ 2,161,028.41

DISBURSEMENTS.

Death claims	$ 656,959.46	
Permanent disability claims	13,586.24	
Payments returned to applicants or members	5,377.76	
Total paid to applicants or members	$ 675,923.46	
Commissions, fees and salaries to agents for organization	89,285.61	
Transfers to Great Hives	35,735.35	
Salaries of officers	12,583.36	
Salaries and other compensations of office employees	25,821.86	
Advertising and printing	10,039.75	
Rent	1,650.00	
Governing bodies	34,618.81	
Postage, express and telegraph	9,173.88	
Legal expenses	20,444.83	
Insurance departments	1,096.60	
All other disbursements	49,964.11	
Total disbursements		966,337.62
Balance		$ 1,194,690.79

ASSETS.

Book value of bonds and stocks	$ 887,036.21	
Cash in office	13,123.03	
Cash deposited in banks	294,531.55	
Total ledger assets		$ 1,194,690.79

NON-LEDGER ASSETS.

Interest accrued	$ 10,632.53	
Furniture, fixtures and safes	15,112.56	
Supplies, printed matter and stationery	13,776.78	
Per capita tax collected and not turned over to Supreme body	7,500.00	
Total non-ledger assets		47,021.87
Gross assets		$ 1,241,712.66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.		$ 28,889.34
Total admitted assets		$ 1,212,823.32

LIABILITIES.

Losses adjusted, due and unpaid	$ 645.00	
Losses in process of adjustment or reported	104,569.50	
Losses resisted	11,500.00	
Assessments to be refunded	655.54	
Legal expenses	2,472.23	
Amount due in 1905 on accepted disability claims	12,786.24	
Total liabilities		$ 160,336.65
Balance on hand to protect contracts in addition to the right of assessments		$ 1,052,486.67
Comprised under the following funds—		
Mortuary	$ 132,628.61	
Emergency	1,032,051.61	
Expense	30,010.57	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	112,251	$ 92,449,485.78
Written during year	24,898	16,425,000.00
Total	137,149	$ 108,874,485.78
Terminated during year	13,735	10,305,994.44
In force at end of year	123.414	$ 98,568,491.34
Losses and claims unpaid at beginning of year	100	$ 95,065.66
Losses and claims incurred during year	933	729,172.74
Total	1,033	$ 824,238.40
Losses and claims settled during year	904	$ 707,523.90
Losses and claims unpaid at end of year	129	116,714.50
Assessments collected during year	10	1,130,234.94

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	39	$ 37,250.00
Written during year	57	49,750.00
Total	96	$ 87,000.00
Terminated during year	7	5,250.00
In force at end of year	89	$ 81,750.00
Losses and claims incurred during year	1	$ 1,000.00
Total	1	$ 1,000.00
Losses and claims settled during year	1	$ 1,000.00
Assessments collected during year	10	775.20

LINCOLN BENEFIT SOCIETY.

Incorporated March, 1901. Commenced Business October 26, 1903.

S. H. VICK, President W. LEE PERSON, Secretary.

Located at Raleigh, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 99.03

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 761.00	
Dues for expenses, etc.	2,071.82	
Assessments—Mortuary	6.60	
Medical examiners' fees	386.50	
Total paid by members	$ 3,225.92	
Cash borrowed from officers	501.35	
Total income		3,727.27
Aggregate last balance and income		$ 3,826.30

DISBURSEMENTS.

Death claims	$ 100.00	
Temporary disability claims	283.30	
Other claims	4.00	
Payments returned to applicants or members	15.00	
Total paid to applicants or members	$ 402.30	
Commissions, fees and salaries to agents for organization, etc.	1,104.93	
Salaries of managers and agents not paid by commission	41.60	
Salaries of officers	900.00	
Salaries and other compensation of office employees	190.00	
Medical examiners' and supervisors	498.85	
Rent	33.50	
Taxes	35.00	
Postage, express and telegraph	110.15	
Advertising and printing	171.10	
Insurance department	60.00	
All other items	80.10	
Total disbursements		3,627.53
Balance		$ 198.77

ASSETS.

Agents' debit balances	$ 170.75	
Bills receivable	26.02	
Cash in office	28.00	
Cash deposited in bank	354.00	
All other items	500.00	
Gross assets		$ 1,078.77

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, printed matter, etc.	$ 500.00	
Personal or agents' debit balances	30.60	
Total		530.60
Total admitted assets		$ 548.17

LIABILITIES.

Losses in process of adjustment or reported	$ 215.00	
Due for borrowed money	501.35	
Total liabilities		$ 716.35
Balance in addition to the right of assessments		$ 168.18
Comprised under the following funds—		
Reserve	$ 300.00	
Emergency	72.00	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	65	$ 10,100.00
Written during year	749	114,150.00
Total	814	$ 224,250.00
Terminated during year	353	52,150.00
In force at end of year	461	$ 72,100.00
Losses and claims unpaid at beginning of year	2	$ 100.00
Losses and claims incurred during year	5	215.00
Total	7	$ 315.00
Losses and claims settled during year	3	$ 100.00
Losses and claims unpaid at end of year	2	215.00
Assessments collected during year	1	6.60

MASONIC MUTUAL RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.

Incorporated March 3, 1869. Commenced Business March 3, 1869.

GEORGE GIBSON, President. WILLIAM MONTGOMERY, Secretary.

Located Washington, D. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 18,633.60

INCOME.

(WITHOUT DEDUCTIONS).

Assessments—Mortuary	$ 51,115.25	
Medical examiners' fees, paid by applicant	6.00	
Total paid by members	$ 51,121.25	
Interest	268.35	
Rent	995.00	
From all other sources	496.00	
Total income		52,880.60
Aggregate last balance and income		$ 71,514.20

DISBURSEMENTS.

Death claims	$ 31,116.66	
Other claims	15.42	
Total paid to members	$ 31,132.08	

Commissions, fees and salaries to agents for organization	$ 4,235.07	
Salaries of officers	1,831.25	
Salaries and other compensations of office employees	1,598.50	
Medical examiners' and supervisors' fees	1,301.50	
Rent	590.00	
Taxes	160.89	
Postage, express and telegraph	622.91	
Advertising and printing	748.31	
Insurance departments	100.84	
All other disbursements	1,744.29	
Total disbursements		$ 44,065.64
Balance		$ 27,448.56

LEDGER ASSETS.

Book value of real estate	$ 20,000.00	
Mortgage loans on real estate	10,625.00	
Loans on policies	934.50	
Agents' debit balances	1,684.07	
Bills receivable	57.50	
Cash in office	561.29	
Cash deposited in bank	3,236.20	
Office furniture	350.00	
Total	$ 37,448.56	
Deduct ledger liabilities	10,000.00	
Total ledger assets		$ 27,448.56

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 235.29	
Market value of real estate over book value	1,000.00	
Balance of annual assessment in process of collection	7,395.98	
Assessments collected and not turned over to Supreme Body	457.46	
Total non-ledger assets		9,088.73
Gross assets		$ 36,537.29

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 350.00	
Personal or agents' debit balances	17.09	
Total		367.09
Total admitted assets		$ 36,170.20

LIABILITIES.

Losses in process of adjustment or reported	$ 5,633.34	
All other liabilities, reserve at 3½ per cent. American Table of Mortality on reserve fund policies	17,032.00	
Total liabilities		$ 22,665.34
Balance on hand to protect contracts in addition to the right of assessments		$ 13,504.86

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	1,453	$ 1,489,500.00
Written during year	342	368,500.00
Total	1,795	$ 1,858,000.00
Terminated during year	208	220,000.00
In force at end of year	1,587	$ 1,638,000.00

	Number.	Amount.
Losses and claims unpaid at beginning of year	7	$ 5,750.00
Losses and claims incurred during year	31	31,000.00
Total	38	$ 36,750.00
Losses and claims settled during year	31	$ 31,116.66
Losses and claims unpaid at end of year	7	5,633.34
Assessments collected during year	Not given.	51,115.25

BUSINESS IN NORTH CAROLINA DURING 1904.

	Number.	Amount.
In force at beginning of year	187	$ 198,000.00
Written during year	172	158,000.00
Total	359	$ 356,500.00
Terminated during year	77	74,000.00
In force at end of year	282	$ 282,500.00
Losses and claims incurred during year	1	$ 1,000.00
Total	1	$ 1,000.00
Losses and claims settled during year	1	$ 1,000.00
Assessments collected during year	----------	6,482.52

MODERN BROTHERHOOD OF AMERICA.

Incorporated March 20, 1897. Commenced Business April 5, 1897.

T. B. HANLEY, President. E. L. BALZ, Secretary.

Located at Mason City, Iowa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 211,103.97

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, per capita tax, etc.	$ 134,830.44	
Assessments—		
Mortuary	356,656.30	
Reserve	28,923.34	
Total paid by members	$ 520,410.08	
Interest	8,265.09	
Supplies	5,826.72	
Total income		534,501.89
Aggregate last balance and income		$ 745,605.86

DISBURSEMENTS.

Death claims	$ 342,925.00	
Permanent disability claims	2,950.00	
Temporary disability claims	15,295.00	
Payments returned to applicants or members	1,250.61	
Total paid to applicants or members	$ 362,420.61	
Commissions, fees and salaries to agents for organization	94,373.90	
Salaries of officers	5,791.65	
Salaries and other compensations of office employees	9,805.74	

Mileage and per diem board of directors	$ 4,707.95	
Advertising and printing, etc.	5,266.02	
Official publications	4,918.40	
Postage, express and telegraph	4,833.59	
Legal expenses	1,500.74	
Insurance departments	1,009.41	
All other items	19,736.17	
Total disbursements		$ 514,364.18
Balance		$ 231,241.68

LEDGER ASSETS.

Mortgage loans on real estate	$ 173,400.00	
Cash deposited in banks	57,841.68	
Total ledger assets		$ 231,241.68

NON-LEDGER ASSETS.

Interest accrued	$ 6,169.09	
Assessments collected and not turned over to Supreme body	60,200.00	
Total non-ledger assets		66,369.09
Total admitted assets		$ 297,610.77

LIABILITIES.

Losses in process of adjustment or reported	$ 52,700.00	
Losses resisted	8,750.00	
Salaries, rents, expenses, taxes, etc.	3,500.00	
Total liabilities		$ 64,950.00
Balance on hand to protect contracts in addition to the right of assessments		$ 232,660.77
Comprised under the following funds—		
Mortuary	$ 20,870.06	
Reserve	199,134.64	
Expense	12,656.07	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	42,473	$ 60,018,500.00
Written during year	23,874	28,787,000.00
Total	66,347	$ 88,805,500.00
Terminated during year	8,022	10,325,500.00
In force at end of year	58,325	$ 78,480,000.00
Losses and claims incurred during year	396	$ 413,870.00
Total	396	$ 413,870.00
Losses and claims settled during year	331	$ 361,170.00
Losses and claims unpaid at end of year	65	52,700.00
Assessments collected during year	12	356,656.30

No business in North Carolina during the year 1904.

THE MODERN PURITANS.

Incorporated June 21, 1901. Commenced Business July 1, 1901.

ABBOTT MORRIS, President. J. A. NEUGEBAUER, Secretary.

Located at Norfolk, Virginia.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 21,288.27

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 1,579.00	
Assessments—		
Mortuary	61,066.77	
Medical examiners' fees, paid by applicants	79.80	
Total paid by members	$ 62,725.57	
Interest	778.34	
From all other sources	18,417.56	
Total income		81,921.47
Aggregate last balance and income		$ 103,209.74

DISBURSEMENTS.

Death claims	$ 5,480.00	
Permanent disability claims	240.00	
Payments returned to applicants or members	7.50	
Total paid to applicants or members	$ 5,727.50	
Commissions, fees and salaries to agents for organization	28,244.22	
Salaries of officers	2,020.00	
Salaries and other compensations of office employees	6,600.00	
Medical examiners and supervisors' fees	1,972.90	
Rent, supplies, advertising and printing	2,494.11	
Official publication	375.50	
Postage, express and telegraph	630.75	
Legal expenses	4.00	
Insurance departments	157.84	
All other items	21,062.81	
Total disbursements		69,289.63
Balance		$ 33,920.11

LEDGER ASSETS.

Mortgage loans on real estate	$ 20,950.00	
Loans on collaterals	3,000.00	
Agents' debit balances	8,019.13	
Bills receivable	263.10	
Cash deposited in bank	3,081.48	
Guarantee bonds	10,000.00	
Office fixtures	1,513.27	
Total		$ 46,826.98
Deduct ledger liabilities—		
Personal or agents' credit balances	$ 3,831.87	
Borrowed money	9,075.00	
Total		12,906.87
Total ledger assets		$ 33,920.11

NON-LEDGER ASSETS.

Interest due and accrued	$ 347.21	
Assessments collected and not turned over to Supreme body	972.00	
Total non-ledger assets		$ 1,319.21
Gross assets		$ 35,239.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	1,513.27
Total admitted assets	$ 33,726.05
Balance on hand to protect contracts in addition to the right of assessments	$ 33,726.05

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	1,112	$ 3,228,000.00
Written during year	1,301	3,521,600.00
Total	2,413	$ 6,749,600.00
Terminated during year	383	868,600.00
In force at end of year	2,030	$ 5,881,000.00
Losses and claims incurred during year	11	$ 34,100.00
Total	11	$ 34,100.00
Losses and claims settled during year	20	$ 5,720.00
Assessments collected during year	12	61,066.77

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	353	$ 837,400.00
Written during year	217	574,200.00
Total	570	$ 1,411,600.00
Terminated during year	111	190,700.00
In force at end of year	459	$ 1,220,900.00
Losses and claims incurred during year	5	$ 11,200.00
Total	5	$ 11,200.00
Losses and claims settled during year	5	$ 748.00
Assessments collected during year	12	13,929.66

MUTUAL LIFE AND INDEMNITY ASSOCIATION.

Incorporated August 8, 1904. Commenced Business April 30, 1904.

S. H. TOMLINSON, President. CHARLES S. WILBORN, Secretary.

Located at High Point, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 712.20

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 841.45	
Total income		841.45
Aggregate last balance and income		$ 1,553.65

DISBURSEMENTS.

Death claims	$ 1,050.00	
Total paid to members	$ 1,050.00	
Commissions, fees and salaries to agents for organization, etc.	417.60	
Advertising and printing	72.00	
Legal expenses	65.00	
Total disbursements		1,604.60

LIABILITIES.

Total liabilities, excess of disbursements over income	$ 50.95

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Written during year	1,480	Not given.
Losses and claims incurred during year	11	Not given.
Assessments collected during year		$ 841.45

THE NATIONAL UNION.

Incorporated May 14, 1881. Commenced Business June, 1881.

WILLIAM BRIGGS, President. J. W. MYERS, Secretary.

Located at 439–441 Michigan Street, Toledo, Ohio.

BALANCE SHEET.

Amount ledger assets December 31 of previous year		$ 353,274.81

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 5,911.65	
Dues for expenses, per capita tax, etc.	63,323.83	
Assessments—		
Mortuary	2,098,253.71	
Expense	32.60	
Total paid by members	$ 2,167,521.79	
Interest	4,905.47	
From all other sources	361.99	
Total income		2,172,789.25
Aggregate last balance and income		$ 2,526,064.06

DISBURSEMENTS.

Death claims	$ 2,034,050.00	
Total paid to members	$ 2,034,050.00	
Commissions, fees and salaries to agents for organization	38,056.91	
Salaries of officers	15,425.00	
Salaries and other compensations of office employees	12,589.00	
Advertising and printing	7,063.76	
Rents	1,356.00	
Taxes	143.50	
Postage, express and telegraph	2,810.50	
Legal expenses	4,873.80	
Insurance departments	554.80	
All other disbursements	44,292.64	
Total disbursements		2,161,215.91
Balance		$ 364,848.15

LEDGER ASSETS.

Book value of real estate	$ 49,453.65	
Book value of bonds and stocks	150,000.00	
Cash deposited in banks	165,394.50	
Total ledger assets		$ 364,848.15

NON-LEDGER ASSETS.

Interest accrued	$ 2,656.24	
Market value of bonds and stocks over book value	8,178.75	
Assessments collected and not turned over to Supreme Body	171,000.00	
Total non-ledger assets		181,834.99
Total admitted assets		$ 546,683.14

LIABILITIES.

Losses in process of adjustment or reported	$ 158,000.00	
Losses resisted	13,000.00	
Total liabilities		$ 171,000.00
Balance on hand to protect contracts in addition to the right of assessments		$ 375,683.14
Comprised under the following funds—		
Mortuary	$ 140,132.96	
Reserve	150,340.71	
Building	49,453.65	
Expense	24,920.83	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	67,521	$ 152,116,000.00
Written during year	5,464	7,528,000.00
Total	72,985	$ 159,644,000.00
Terminated during year	7,613	14,097,000.00
In force at end of year	65,372	$ 145,547,000.00
Losses and claims unpaid at beginning of year	70	$ 171,000.00
Losses and claims incurred during year	792	2,048,000.00
Total	862	$ 2,219,000.00
Losses and claims settled during year	798	$ 2,048,000.00
Losses and claims unpaid at end of year	63	171,000.00
Assessments collected during year	12	2,098,253.71

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	710	$ 1,169,000.00
Written during year	3	6,000.00
Total	713	$ 1,175,000.00
Terminated during year	71	100,000.00
In force at end of year	642	$ 1,075,000.00
Losses and claims incurred during year	4	$ 12,000.00
Total	4	$ 12,000.00
Losses and claims settled during year	4	$ 12,000.00
Assessments collected during year	12	12,474.32

ORDER OF SELECT KNIGHTS.

Incorporated 1879. Commenced Business April, 1879.

WILLIAM H. SNIDER, President. GEORGE K. STAPLES, Secretary.

Located at Buffalo, N. Y.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 11,337.89

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, per capita tax, etc.	$ 17,248.29	
Assessments—		
Mortuary	45,100.10	
Total paid by members	$ 62,348.39	
From all other sources—borrowed money	11,000.00	
Total income		73,348.39
Aggregate last balance and income		$ 84,686.28

DISBURSEMENTS.

Death claims	$ 62,503.00	
Permanent disability claims	700.19	
Payments returned to applicants or members	8.83	
Total paid to applicants or members	$ 63,212.02	
Commissions, fees and salaries to agents for organization	1,038.65	
Salaries of managers and agents not paid by commission	6,268.59	
Salaries of officers	3,616.70	
Salaries and other compensation of office employees	2,020.00	
Medical supervisors' fees	88.56	
Rents, advertising and printing	1,268.75	
Governing bodies	40.00	
Postage, express and telegraph	147.29	
Official publication	496.72	
Insurance departments	290.34	
All other disbursements	5,026.19	
Total disbursements		83,513.81
Balance		$ 1,172.47

LEDGER ASSETS.

Cash in office	$ 42.86	
Cash deposited in banks	1,129.61	
Total ledger assets		$ 1,172.47

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	$ 2,929.18	
Dues from subordinate lodges	136.26	
Total non-ledger assets		3,065.44
Gross assets		$ 4,237.91

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 2,929.18	
Bills receivable, unsecured	136.26	
Total		$ 3,065.44
Total admitted assets		$ 1,172.47

LIABILITIES.

Losses, adjusted, due and unpaid	$ 2,095.83	
Losses adjusted, not yet due	9,425.00	
Losses resisted	15,500.00	
Total liabilities		$ 27,020.83
Balance to the right of assessments		$ 25,848.36
Comprised under the following funds—		
Mortuary	$ 129.61	
Reserve	1,000.00	
Expense	42.86	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	3,855	$ 3,297,500.00
Written during year	593	363,750.00
Total	4,448	$ 3,661,250.00
Terminated during year	1,209	865,750.00
In force at end of year	3,239	$ 2,795,500.00
Losses and claims unpaid at beginning of year	5	$ 6,500.00
Losses and claims incurred during year	86	89,250.00
Total	91	$ 95,750.00
Losses and claims settled during year	69	$ 66,750.00
Losses and claims unpaid at end of year	28	29,000.00
Assessments collected during year	12	62,348.39

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	346	$ 245,500.00
Written during year	119	67,250.00
Total	465	$ 312,750.00
Terminated during year	250	152,750.00
In force at end of year	215	$ 160,000.00
Losses and claims incurred during year	3	$ 2,250.00
Total	3	$ 2,250.00
Losses and claims settled during year	3	$ 2,250.00
Assessments collected during year	12	2,845.30

RALEIGH UNION SOCIETY.

Incorporated 1894. Commenced Business 1894.

W. M. SMITH, President. F. R. FREEMAN, Secretary.

Located at Wyatt, N. C.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 2,001.00	
Assessments—		
Mortuary	2,866.60	
Total paid by members	$ 4,867.60	
Total income		$ 4,867.60

DISBURSEMENTS.

Death claims	$ 2,866.60	
Temporary disability claims	850.00	
Coffin expense	441.00	
Total paid to members	$ 4,157.60	
Advertising and printing	50.00	
Insurance department	35.00	
All other disbursements	259.00	
Total disbursements		4,501.60
Balance		$ 366.00

LEDGER ASSETS.

Cash in hands of lodges	$ 366.00	
Total ledger assets		$ 366.00
Balance on hand to protect contracts in addition to the right of assessments		$ 366.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	1,051	$ 150,100.00
Written during year	671	67,100.00
Total	1,722	$ 172,200.00
Terminated during year	87	6,500.00
In force at end of year	1,635	$ 165,700.00
Losses and claims incurred during year	22	$ 2,866.60
Total	22	$ 2,866.60
Losses and claims settled during year	22	$ 2,866.60
Assessments collected during year		2,866.60

REFORMED JUNIOR KNIGHTS OF GIDEON MUTUAL AID SOCIETY.

Incorporated February 16, 1904. Commenced Business April 1, 1904.

C. D. CROOM, President. C. DILLARD, Secretary.

Located at Goldsboro, N. C.

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 644.48	
Dues for expenses, per capita tax, etc.	402.00	
Total paid by members	$ 1,046.48	
Total income		$ 1,046.48

DISBURSEMENTS.

Death claims	$ 200.00	
Total paid to members	$ 200.00	
Advertising and printing	257.00	
Rent	65.00	
Taxes	25.00	
Postage, express and telegraph	25.00	
Legal expenses	100.00	
Official publication	10.00	
All other disbursements	64.48	
Total disbursements		746.48
Balance		$ 300.00

ASSETS.

Cash deposited in bank	$ 300.00	
Total admitted assets		$ 300.00

LIABILITIES.

Losses adjusted not yet due	$ 500.00	
Advance assessments	200.00	
Total liabilities		$ 700.00
Balance to the right of assessments		$ 400.00
Comprised under the following funds—Mortuary	$ 400.00	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
Written during year	1,237	$ 123,700.00
Total	1,237	$ 123,700.00
Terminated during year	100	10,000.00
In force at end of year	1,137	$ 113,700.00
Losses and claims incurred during year	7	$ 700.00
Total	7	$ 700.00
Losses and claims settled during year	2	$ 200.00
Losses and claims unpaid at end of year	5	500.00
Assessments collected during year	----	500.00

RIDGELY PROTECTION ASSOCIATION.

Incorporated May 10, 1894. Commenced Business May 14, 1894.

FRANCIS A. HARRINGTON, President. ALBERT L. PRATT, Secretary.

Located at 518 Main Street, Worcester, Mass.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 72,365.45

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 20,189.00	
Dues for expenses, per capita tax, etc.	67,505.00	
Assessments—		
Mortuary	13,672.00	
Disability	81,362.00	
Total paid by members	$ 182,728.00	
Interest	1,963.48	
Total income		184,691.48
Aggregate last balance and income		$ 257,056.93

DISBURSEMENTS.

Death claims	$ 10,100.00	
Temporary disability claims	78,790.89	
Total paid to members	$ 88,890.89	
Commissions, fees and salaries to agents for organization	20,189.00	
Salaries of managers and agents not paid by commission	6,126.82	
Salaries of officers	14,800.00	
Salaries and other compensation of office employees	9,734.50	
Medical supervisors' fees	2,546.00	
Rent, supplies, advertising and printing	5,018.58	
Taxes	195.06	
Postage, express and telegraph	2,876.36	
Legal expenses	4,838.95	
Insurance departments	295.75	
All other items	17,698.72	
Total disbursements		173,210.63
Balance		$ 83,846.30

LEDGER ASSETS.

Book value of bonds and stocks	$ 18,305.00	
Cash deposited in banks	65,541.30	
Gross assets		$ 83,846.30

DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets, viz.: Bonds and stocks	322.50
Total admitted assets	$ 83,523.80

LIABILITIES.

Losses resisted	$ 130.00	
Total liabilities		$ 130.00
Balance on hand to protect contracts in addition to the right of assessments		$ 83,393.80

Comprised under the following funds—	
Mortuary	$ 13,480.30
Disability	35,935.67
Emergency	18,305.00
Expense	15,672.83

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	13,772	$ 1,399,300.00
Written during year	6,781	678,100.00
Total	20,553	$ 2,077,400.00
Terminated during year	4,154	417,400.00
In force at end of year	16,399	$ 1,660,000.00
Losses and claims incurred during year	2,415	$ 89,020.89
Total	2,415	$ 89,020.89
Losses and claims settled during year	2,414	$ 88,890.89
Losses and claims unpaid at end of year	1	130.00
Assessments collected during year—		
Mortuary	4	13,672.00
Disability	4	81,362.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	121	$ 12,100.00
Written during year	456	45,600.00
Total	577	$ 57,700.00
Terminated during year	89	8,900.00
In force at end of year	488	$ 48,800.00
Losses and claims incurred during year—		
Mortuary	1	$ 100.00
Disability	43	1,018.22
Total	44	$ 1,118.22
Losses and claims settled during year	44	$ 1,118.22
Assessments collected during year—		
Mortuary	4	206.75
Disability	4	1,254.50

ROYAL ARCANUM.

Incorporated November 5, 1877. Commenced Business June 23, 1877.

A. S. ROBINSON, Supreme Regent. W. O. ROBSON, Supreme Secretary.

Located at 407 Shawmut Avenue, Boston, Mass.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 2,880,705.35

INCOME.

(WITHOUT DEDUCTIONS).

Changes of benefit certificates	$ 4,153.50	
Supreme Council dues	233,210.90	
Mortuary assessments	7,868,396.06	
Members-at-large cards	3.00	
Total paid by members	$ 8,105,763.46	
Interest	81,294.04	
Supplies sold	7,219.47	
Fines	811.60	
From all other sources	1,041.78	
Total cash income		8,196,130.35
Aggregate last balance and income		$ 11,076,835.70

DISBURSEMENTS.

Death claims	$ 8,155,449.72	
Changes of benefit certificate fees	19.00	
Total paid to members	$ 8,155,468.72	
Commissions, fees and salaries to agents for organization	42,393.81	
Salaries of managers and agents not paid by commission	21,283.65	
Salaries of officers	29,041.69	
Other compensation of officers	4,356.68	
Salaries and other compensations of office employees	39,890.21	
Official publication	12,395.95	
Advertising and printing	13,278.24	
Taxes	729.60	
Postage, express and telegraph	9,495.63	
Legal expenses	2,422.90	
Insurance departments	558.84	
All other disbursements	28,979.23	
Total disbursements		8,360,295.15
Balance		$ 2,716,540.55

LEDGER ASSETS.

Book value of real estate	$ 51,170.97	
Book value of bonds and stocks	2,060,084.69	
Cash deposited in banks—		
General fund	60,038.15	
Widows' and Orphans' Benefit fund	462,924.29	
Emergency fund	75,822.45	
Contingent fund	6,500.00	
Total ledger assets		$ 2,716,540.55

NON-LEDGER ASSETS.

Interest due and accrued	$ 24,836.07	
Ledger balances, printing plant, supplies, etc.	27,512.39	
Unmatured assessments paid in advance	184.34	
Mortuary assessments due on last collections	666,431.14	
Total non-ledger assets		$ 718,963.94
Gross assets		$ 3,435,504.49

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 24,182.20	
Personal or agents' debit balances	237.20	
Bills receivable	3,092.99	
Depreciation of ledger assets, viz.: Bonds and stocks	85,046.39	
Total		112,558.78
Total admitted assets		$ 3,322,945.71

LIABILITIES.

Losses in process of adjustment or reported	$ 891,650.00	
Losses resisted	8,000.00	
Salaries, rents, expenses, taxes, etc., due and accrued	3,315.86	
Advance assessments	184.34	
All other liabilities	305.31	
Total liabilities		$ 920,455.51
Balance on hand to protect contracts in addition to the right of assessments		$ 2,402,490.20
Comprised under the following funds—		
Mortuary	$ 214,012.06	
Emergency	2,009,427.95	
Expense	179,050.19	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	283,089	$ 653,319,000.00
Written during year	35,980	54,228,500.00
Total	319,069	$ 707,547,500.00
Terminated during year	13,986	26,699,500.00
In force at end of year	305,083	$ 680,848,000.00
Losses and claims unpaid at beginning of year	316	$ 797,750.00
Losses and claims incurred during year	3,175	8,275,291.00
Total	3,491	$ 9,073,041.00
Losses and claims settled during year	3,134	$ 8,173,391.00
Losses and claims unpaid at end of year	357	899,650.00
Assessments collected during year	12	7,868,396.06

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	2,940	$ 7,091,500.00
Written during year	606	1,124,000.00
Total	3,546	$ 8,215,500.00
Terminated during year	128	278,000.00
In force at end of year	3,418	$ 7,937,500.00

Losses and claims unpaid at beginning of year	3	$ 7,000.00
Losses and claims incurred during year	43	112,024.00
Total	46	$ 119,024.00
Losses and claims settled during year	41	$ 104,024.00
Losses and claims unpaid at end of year	5	15,000.00
Assessments collected during year	12	93,222.46

ROYAL BENEFIT SOCIETY.

Incorporated November 2, 1897. Commenced Business November 20, 1897.

D. F. PENINGTON, President. S. E. TOMLINSON, Secretary.

Located at Washington, D. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 6,015.78

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, per capita tax, etc.	$ 58,127.61	
Assessments—		
Mortuary	43,295.24	
Medical examiners' fees, paid by applicants	73.91	
Total paid by members	$ 101,496.76	
Interest	31.84	
Taxes returned	11.67	
Supplies	101.56	
Sick benefit returned	82.76	
Total income		101,724.59
Aggregate last balance and income		$ 107,740.37

DISBURSEMENTS.

Death claims	$ 18,065.00	
Temporary disability claims	32,713.20	
Payments returned to applicants or members	758.05	
Total paid to applicants or members	$ 51,536.25	
Commissions, fees and salaries to agents for organization	22,875.09	
Salaries of managers and agents not paid by commission	1,171.25	
Salaries of officers	2,130.00	
Salaries and other compensations of office employees	3,599.65	
Medical examiners' fees	2,419.14	
Rents, supplies, advertising and printing	2,668.70	
Taxes	215.44	
Postage, express and telegraph	1,580.91	
Legal expenses	744.69	
Insurance departments	450.34	
All other disbursements	10,313.90	
Total disbursements		99,705.36
Balance		$ 8,035.01

LEDGER ASSETS.

Bills receivable	$ 1,250.00	
Cash in office	476.50	
Cash deposited in banks	4,734.25	
All other items	1,304.26	
Total ledger assets		$ 8,035.01

NON-LEDGER ASSETS.

Office furniture, fixtures, etc.	$ 500.00	
Assessments collected and not turned over to Supreme body	3,700.00	
Total non-ledger assets		4,200.00
Gross assets		$ 12,235.01

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 500.00	
Personal or agents' debit balances	300.00	
Excess of mortuary assessments due over liabilities	2,075.00	
Total		2,875.00
Total admitted assets		$ 9,360.01

LIABILITIES.

Losses in process of adjustment or reported	$ 1,325.00	
Losses resisted	300.00	
Salaries, rents, expenses, taxes, etc.	250.00	
Total liabilities		$ 1,875.00
Balance on hand to protect contracts in addition to the right of assessments		$ 7,485.01
Comprised under the following funds—		
Mortuary	$ 1,268.72	
Expense	6,216.29	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	7,705	$ 1,301,400.00
Written during year	6,801	1,265,500.00
Total	14,506	$ 2,566,900.00
Terminated during year	5,472	885,300.00
In force at end of year	9,034	$ 1,681,600.00
Losses and claims unpaid at beginning of year	15	$ 2,325.00
Losses and claims incurred during year	117	18,110.00
Total	132	$ 20,435.00
Losses and claims settled during year	123	$ 18,810.00
Losses and claims unpaid at end of year	9	1,625.00
Assessments collected during year	12	101,422.85

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	2,257	$ 375,400.00
Written during year	1,595	309,650.00
Total	3,852	$ 685,050.00
Terminated during year	934	177,125.00
In force at end of year	2,918	$ 507,925.00

Losses and claims unpaid at beginning of year	4	$ 575.00
Losses and claims incurred during year	32	4,580.00
Total	36	$ 5,155.00
Losses and claims settled during year	33	$ 4,380.00
Losses and claims unpaid at end of year	3	775.00
Assessments collected during year	12	27,048.80

ROYAL KNIGHTS OF KING DAVID.

Incorporated 1884. Commenced Business 1884.

R. H. W. LEAK, President. W. G. PEARSON, Secretary.

Located at Durham, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 500.00
INCOME.		
(WITHOUT DEDUCTIONS).		
Membership fees	$ 2,326.00	
Assessments—		
Reserve	500.00	
Total paid by members	$ 2,826.00	
Total income		2,826.00
Aggregate last balance and income		$ 3,326.00
DISBURSEMENTS.		
Death claims	$ 950.00	
Total paid to members	$ 950.00	
Commissions, fees and salaries to agents for organization	330.00	
Salaries and other compensations of office employees	348.50	
Advertising and printing	140.00	
Rent	30.00	
Postage, express and telegraph	36.00	
Insurance department	58.00	
Total disbursements		1,892.50
Balance		$ 1,433.50
LEDGER ASSETS.		
Mortgage loans on real estate	$ 100.00	
Cash deposited in banks	964.50	
Total ledger assets		$ 1,064.50
NON-LEDGER ASSETS.		
Interest due	$ 12.00	
Furniture, fixtures, etc.	235.35	
Total non-ledger assets		247.35
Gross assets		$ 1,311.85
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes, printed matter, etc.		235.35
Total admitted assets		$ 1,076.50

Exhibit of certificates or policies not given.

Business in North Carolina during the year not given.

SOVEREIGN CAMP WOODMEN OF THE WORLD.

Incorporated January 1, 1891. Commenced Business January, 1891.

JOSEPH C. ROOT, President. JOHN T. YATES, Secretary.

Located at Omaha, Nebraska.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	$ 1,506,285.52	
Credit balances paid	1,885.12	
Extended at		$ 1,508,170.64

INCOME.

(WITHOUT DEDUCTIONS).

Membership fees	$ 58,284.97	
Assessments—		
Mortuary	2,744,316.94	
Reserve	351,835.57	
Expense	422,202.58	
Total paid by members	$ 3,576,640.06	
Interest	58,792.22	
Rents	12,857.68	
Supplies sold	11,704.60	
From all other sources	12,082.36	
Total income		3,672,076.92
Aggregate last balance and income		$ 5,180,247.56

DISBURSEMENTS.

Death claims	$ 2,193,924.54	
Old age benefits	2,900.00	
Monuments	160,830.00	
Payments returned to applicants or members	13,392.15	
Total paid to applicants or members	$ 2,371,046.69	
Commissions, fees and salaries to deputies for organization	167,506.30	
Salaries of managers and agents not paid by commission	9,118.51	
Salaries of officers	17,266.67	
Salaries and other compensations of office employees	58,694.75	
Medical examiners' and supervisors' fees	7,812.56	
Rents, supplies, advertising, printing and taxes	45,378.27	
Official publication	49,669.70	
Postage, express and telegraph	20,856.20	
Legal expenses and governing bodies	17,863.27	
Insurance departments, $977.42; miscellaneous, $6,433.32	7,410.74	
All other disbursements	65,141.22	
Total disbursements		2,837,764.88
Balance		$ 2,342,482.68

LEDGER ASSETS.

Book value of real estate	$ 100,000.00	
Book value of bonds and stocks	1,831,202.72	
Cash in office	6,338.03	
Cash deposited in banks	408,888.37	
Total	$ 2,346,429.12	
Deduct ledger liabilities—		
Personal or deputies' credit balances	3,946.44	
Total ledger assets		$ 2,342,482.68

NON-LEDGER ASSETS.

Due from Camps and others	$ 45,322.05	
Mortuary assessments due on last collections	300,000.00	
Total non-ledger assets		$ 345,322.05
Gross assets		$ 2,687,804.73

DEDUCT ASSETS NOT ADMITTED.

Due from Camps and others	$ 45,322.05	
Depreciation of ledger assets to bring same to market value	7,843.77	
Total		53,165.82
Total admitted assets		$ 2,634,638.91

LIABILITIES.

Losses adjusted, due and unpaid	$ 14,988.37	
Losses in process of adjustment or reported	303,075.00	
Losses resisted	41,758.00	
Unpaid instalments on disability claims	15,448.00	
Monument claims payable when erected	85,900.00	
Total liabilities		$ 461,169.37
Balance on hand to protect contracts in addition to the right of assessments		$ 2,173,469.54
Comprised under the following funds—		
Mortuary	$ 314,288.69	
Emergency	1,902,718.29	
Expense	125,475.70	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	207,176	$ 313,478,600.00
Written during year	60,073	73,341,300.00
Total	267,249	$ 386,819,900.00
Terminated during year	29,997	37,067,200.00
In force at end of year	237,252	$ 349,752,700.00
Losses and claims unpaid at beginning of year	202	$ 396,839.41
Losses and claims incurred during year	1,791	2,436,782.50
Total	1,993	$ 2,833,621.91
Losses and claims settled during year	1,737	$ 2,369,300.54
Losses and claims unpaid at end of year	256	464,321.37
Assessments collected during year	12	2,744,316.94

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.	*Amount.*
In force at beginning of year	1,980	$ 3,133,000.00
Written during year	1,280	1,548,500.00
Total	3,260	$ 4,681,500.00
Terminated during year	437	544,700.00
In force at end of year	2,823	$ 4,136,800.00
Losses and claims unpaid at beginning of year		$ 600.00
Losses and claims incurred during year	18	26,050.00
Total	18	$ 26,650.00
Losses and claims settled during year	15	$ 21,550.00
Losses and claims unpaid at end of year	3	5,100.00
Assessments collected during year	12	37,796.53

SUPREME RULING FRATERNAL MYSTIC CIRCLE.

Incorporated April 27, 1895. Commenced Business January, 1885.

F. H. DUCKEVITZ, Supreme Mystic Ruler. J. D. MYERS, Supreme Recorder.

Located at 1913 Arch Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 99,873.63

INCOME.

(WITHOUT DEDUCTIONS).

Dues for expenses, extension fund	$ 20,994.09	
Assessments—		
Mortuary	233,966.24	
Reserve	25,999.22	
Expense	38,543.19	
Sick and accident benefit fund	1,298.45	
Expense	432.80	
Medical examiners' fees	700.00	
Total paid by members	$ 321,933.99	
Interest	2,413.04	
Rent	1,209.64	
Surplus benefit fund	372.04	
From all other sources	1,697.72	
Total income		327,626.43
Aggregate last balance and income		$ 427,500.06

DISBURSEMENTS.

Death claims	$ 207,599.17	
Permanent disability claims	9,079.18	
Temporary disability	1,392.58	
Payments returned to applicants or members	300.31	
Total paid to applicants or members	$ 218,371.24	
Commissions, fees and salaries to agents for organization	17,593.58	
Salaries of managers and agents not paid by commission	13,243.58	
Salaries of officers	9,350.00	
Other compensation of officers	1,494.98	
Salaries and other compensations of office employees	5,469.10	
Medical examiners' and supervisors' fees	6,076.25	
Rents, advertising and printing	2,714.63	
Taxes	292.50	
Postage, express, telegraph and telephone	1,504.69	
Legal and investment expenses	1,964.35	
Insurance departments	534.49	
All other disbursements	8,942.28	
Total disbursements		287,551.67
Balance		$ 139,948.39

LEDGER ASSETS.

Book value of real estate	$ 40,591.21	
Mortgage loans on real estate	61,800.00	
Bills receivable	405.00	
Cash in office	2,128.86	
Cash deposited in banks	35,023.32	
Total ledger assets		$ 139,948.39

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 1,462.16	
Market value of real estate over book value	10,908.79	
Unearned premiums on fire insurance	275.40	
Personal balances	12,270.41	
Assessments collected and not turned over to Supreme body	55,000.00	
Furniture, fixtures, etc.	5,000.00	
Total non-ledger assets		$ 84,916.76
Gross assets		$ 224,865.15

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 5,000.00	
Personal or agents' debit balances	10,895.31	
Excess of mortuary assessments due over liabilities	15,500.00	
Total		31,395.31
Total admitted assets		$ 193,469.84

LIABILITIES.

Losses adjusted, due and unpaid	$ 750.00	
Losses in process of adjustment or reported	35,750.00	
Losses resisted	3,000.00	
Total liabilities		$ 39,500.00
Balance on hand to protect contracts in addition to the right of assessments		$ 153,969.84
Comprised under the following funds—		
Mortuary	$ 26,216.89	
Reserve	111,928.22	
Emergency	1,690.71	
Expense	112.57	

EXHIBIT OF CERTIFICATES OR POLICIES.

(TOTAL BUSINESS OF THE YEAR).

	Number.	*Amount.*
In force at beginning of year	12,084	$ 17,885,333.34
Written during year	5,034	4,213,500.00
Total	17,118	$ 22,098,833.34
Terminated during year	3,306	3,279,166.67
In force at end of year	13,812	$ 18,819,666.67
Losses and claims unpaid at beginning of year	21	$ 40,127.96
Losses and claims incurred during year	132	207,372.04
Total	153	$ 247,500.00
Losses and claims settled during year	125	$ 208,000.00
Losses and claims unpaid at end of year	28	39,500.00
Assessments collected during year		298,508.65

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1904.

	Number.		*Amount.*
In force at beginning of year	333	$	604,000.00
Written during year	7		9,000.00
Total	340	$	613,000.00
Terminated during year	39		53,500.00
In force at end of year	301	$	559,500.00
Losses and claims unpaid at beginning of year	1	$	2,000.00
Losses and claims incurred during year	6		17,000.00
Total	7	$	19,000.00
Losses and claims settled during year	6	$	14,000.00
Losses and claims unpaid at end of year	1		5,000.00
Assessments collected during year			10,210.54

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ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NORTH CAROLINA

FOR THE YEAR ENDING APRIL 1, 1906.

JAMES R. YOUNG, INSURANCE COMMISSIONER.

RALEIGH:
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1906.

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INSURANCE COMMISSIONER'S REPORT.

STATE OF NORTH CAROLINA,
INSURANCE DEPARTMENT,
RALEIGH, N. C., April 1, 1906.

To His Excellency, ROBERT B. GLENN,
Governor of North Carolina.

DEAR SIR:—In accordance with the requirements of the General Insurance Law, as set out in section 4687 of the "Revisal of 1905 of North Carolina," I have the honor to submit to your Excellency the Annual Report of the Insurance Department for the fiscal year ending April 1, 1906.

DEPARTMENT.

When this Department was established in 1899, it was thought by many to be unnecessary, and, at best, an experiment. The continued annual growth and increased amount of business in the Department has shown not only the need of such a department, but its great value to the State and her citizens. This importance has been emphasized by the recent stir in insurance matters, especially the disclosures in the practices of life insurance companies revealed by the investigations in New York and other States.

It is a matter of congratulation that during the life of this Department the organization and building up of insurance companies in the State, both life and fire, has kept pace with the great industrial progress of the State, and has received at the hands of our citizens a well-merited confidence that has induced them to keep at home much of the money heretofore sent out of the State for insurance premiums.

I cannot better express the work of the Department than by quoting from the last Report of the Commissioner, issued April 1, 1905:

"Prior to 1899 there was very little law on our statute-books governing Insurance Companies and Associations. The principal provision was for the collection of a tax, and this and the supervision of insurance companies was placed in charge of the Honorable Secretary of State. The Legislature of 1899 enacted a code of insurance laws

and provided therein for the organization and equipment of the Insurance Department. Each succeeding Legislature has added new provisions to the laws, and made such changes as were deemed necessary. The arranging and codifying of these laws by the Code Commission in 'The Revisal of 1905' will show that this State has now a set of laws governing Insurance Companies, Associations and Orders that will compare favorably with those of any State of the Union, and admirably adapted to the conditions existing in this section.

"In addition to the duties usually performed by Insurance Commissioners, under our law the Commissioner is made *ex officio* Fire Marshal, having charge of the investigation of all suspicious fires, and is charged with the supervision of Bond Investment, Registry and such like companies (not strictly insurance companies), and has charge of the inspection and insurance of State Institutions and other State property.

"The last Legislature added considerable work and responsibility to the duties of the Commissioner by placing Building and Loan Associations under this Department, and providing for the registration of the policies of Life Insurance Companies upon their depositing with the Insurance Commissioner the amount of the legal reserve on the same."

During the past year the work of the Department has considerably increased and has taxed to the fullest capacity the Commissioner and his clerks. As the duties required of the Commissioner by law become better known and the people of the State learn that they cannot only get information on application to the Department, but can have their grievances looked into by the Commissioner, the inquiries that come to the Department and the demands for supervision are largely increased. The people of the State are beginning to realize that violations of the insurance law will be looked into by the Commissioner, and this causes many cases to be referred to him for investigation.

The work along other lines has also increased in the same way. While no special effort has been made to run the Department for revenue, but only to see that all taxes and fees levied by law are paid, there has been a decided annual increase in the amount of revenue collected from companies under this Department.

During the past fiscal year ending April 1, 1906, the Commissioner has collected and paid to the State Treasurer $205,124.07,

besides the amount collected for the investigation of fires, $4,473.90, and expended, as shown by the records of the Department, $3,200.94, and for the publication of the financial statements of companies in the newspapers of the State, $2,031.

COMPANIES ADMITTED.

The following companies and associations were admitted to do business in the State during the year:

LIFE.

Greensboro Life.
New England Mutual.
Southern Life.
American Life and Benefit.
Toilers Mutual.

FIRE.

Atlantic Fire.
Caldwell County Farmers Mutual.
Dutchess.
Eagle Fire.
Jefferson Fire.
Keystone Mutual.
Manton Mutual.
New York Fire.
Peter Cooper.
Security Fire (New Haven).
Southern Fire.
Underwriters of Rocky Mount.
United Firemen's.

MISCELLANEOUS.

United Security.

FRATERNAL ORDERS.

Eastern Star Benevolent Fund.
Good Samaritans, No. 10.
Good Samaritans and Daughters of Samaria, Independent Order No. 1.
Good Samaritans and Daughters of Samaria, Washington, D. C.
Golden Rule Benevolent Association.
Imperial Mutual Life and Health.
Independent Order St. Luke.
Knights of Columbus.
Order of Patricians.
Order United Commercial Travelers.
Southern Benevolent Association.
Southern Mutual Indemnity.
United Mutual Church Society.

STOPPED BUSINESS.

The following companies or associations either did not renew their license at the close of the year 1904, or ceased to do business in the State during the past year:

LIFE.

Bankers Life.
Illinois Life.
N. C. Mutual Aid and H. P.
United States Mutual.

FIRE.

Colonial.
Security Fire (Baltimore).
Law, Union and Crown.

MISCELLANEOUS.

American Reserve Bond.

FRATERNAL ORDERS.

Brotherhood Accident.
Fraternities Accident.
Knights and Ladies of Honor.
National Union.
Order of Select Knights.

COMPANIES LICENSED.

The following companies were licensed for the year ending April 1, 1906:

LIFE COMPANIES.

Ætna Life.
Bankers Life.
Connecticut Mutual.
Eastern Life.
Equitable Life Assurance Society.
Fidelity Mutual.
Franklin Life.
Germania Life.
Greensboro Life.
Hartford Life.
Home Life of New York.
Illinois Life.
Life of Virginia.
Manhattan Life.
Maryland.
Massachusetts Mutual Life.
Metropolitan Life.
Michigan Mutual.
Mutual Benefit of Newark.
Mutual Life of New York.
National Life of Vermont.
New England Mutual Life.
New York Life.
Northwestern Mutual.
Pacific Mutual.
Penn Mutual.
Phœnix Mutual.
Provident Savings.
Prudential of America.
Reliance Life.
Security Life and Annuity.
Security Mutual Life.
Security Trust and Life.
South Atlantic Life.
Southern Life and Trust.
State Mutual of Massachusetts.
State Life of Indiana.
Southern Life.
Sun Life of Canada.
Travelers.
Union Central.
Union Mutual Life of Maine.
Washington Life, New York.

ASSESSMENT LIFE COMPANIES.

Afro-American Mutual.
American Life and Benefit.
Carolina Mutual Life.
Industrial Life and Health.
N. C. Mutual and Provident.
N. C. Mutual Aid and H. P.
Peoples Mutual Benevolent.
Peoples Benevolent and Relief.
Piedmont Mutual Life.
State Mutual Life and Annuity.
Toilers Mutual Life.
United States Mutual Life.
Workers Mutual Life.

FIRE AND FIRE AND MARINE COMPANIES.

Ætna.
Agricultural.
Millers Mutual of Pennsylvania.
Milwaukee Mechanics.

American of Newark.
American Central, St. Louis.
American of Boston.
American of Pennsylvania.
Alliance of Philadelphia.
Assurance of America.
Atlanta-Birmingham.
Atlanta Home.
Atlantic Fire.
Atlas Assurance, "Ltd."
British America.
British American.
Cabarrus Mutual Fire.
Caldwell County Mutual.
Caledonian.
Camden Fire.
Carolina.
Citizens of Missouri.
Cologne Re-insurance.
Colonial.
Commercial Union.
Continental.
Davidson County Mutual Fire.
Delaware.
Dutchess Fire.
Eagle Fire.
Equitable of South Carolina.
Equitable Fire and Marine.
Farmers Mutual Fire.
Federal Fire.
Fire Association of Philadelphia.
Firemen's Fund.
Firemen's of Baltimore.
Gaston County Farmers Mutual.
Georgia Home.
German Alliance.
German-American.
Germania Fire.
German of Freeport.
German National, Chicago.
Glens Falls.
Globe and Rutgers Fire.
Hamburg-Bremen.
Hanover Fire.
Hartford Fire.
Home of New York.
Home Insurance Co. of Greensboro.
Indemnity Fire.
Moscow Fire.
Munich Re-insurance.
National Fire.
National Union Fire.
New Hampshire Fire.
New York Fire.
New York Underwriters Agency.
Niagara Fire.
North British and Mercantile.
North Carolina Home.
Northern Assurance.
North River.
North State Fire.
Norwich Union.
Orient.
Palatine of London.
Pamlico Insurance and Banking Co.
Pennsylvania Fire.
Peter Cooper Fire.
Phenix of Brooklyn.
Philadelphia Underwriters.
Phœnix of London.
Phœnix of Hartford.
Piedmont.
Providence-Washington.
Prussian National.
Petersburg Savings and Insurance.
Queen.
Rochester German.
Rossia.
Royal.
Royal Exchange Assurance.
Rowan Mutual Fire.
Saint Paul Fire and Marine.
Salamandra.
Scottish Union and National.
Security Fire of Baltimore.
Security Fire of New Haven.
Skandia.
Southern Fire.
Southern Stock Fire.
Southern Underwriters.
Springfield Fire and Marine.
Stuyvesant Fire.
Sun Insurance Office.
Sun of New Orleans.
Teutonia.
Traders of Chicago.

Indianapolis Fire.
Insurance Co. of North America.
Jefferson Fire.
Keystone Mutual Fire.
Law, Union and Crown.
Liverpool and London and Globe.
London Assurance.
London and Lancashire.
Manton Mutual Fire.
Mecklenburg Farmers Mutual Fire.
Underwriters Fire, Rocky Mount.
Underwriters of Greensboro.
United Firemen's of Philadelphia.
United States Fire.
Union Assurance Society.
Union County Farmers Mutual.
Virginia Fire and Marine.
Virginia State.
Westchester Fire.
Western Assurance.
Williamsburg City Fire.

ACCIDENT AND SURETY COMPANIES.

Ætna Indemnity.
Ætna Life (Accident).
American Bonding Company.
American Credit-Indemnity of N. Y.
American Surety of New York.
Edgecombe Mutual Hail.
Employers Liability.
Employers Indemnity of Philadelphia.
Federal Union Surety.
Fidelity and Casualty.
Fidelity and Deposit of Maryland.
Hartford Steam-boiler.
Lloyds Plate-glass.
Maryland Casualty.
Metropolitan Plate-glass and Casualty.
National Surety Company.
New York Plate-glass.
Ocean Accident and Guarantee.
Pennsylvania Casualty.
Preferred Accident.
Standard Life and Accident.
Southern States Trust.
Southern Mutual Investment.
Title Guaranty and Trust.
Travelers (Accident).
United States Fidelity and Guaranty.
United States Casualty.
United Surety Company.
Wachovia Loan and Trust.

FRATERNAL ORDERS.

A. C. L. Relief Department.
American Benevolent Association.
American Guild.
American Union Benefit Association.
Ancient Order United Workmen.
Benevolent and Charitable Brothers.
Brotherhood Accident.
Cape Fear Aid and Relief Association.
Charitable Brotherhood.
Colored Brotherhood Company.
Columbian Woodmen.
Eastern Star Benevolent Fund.
Endowment Rank Knights of Pythias.
Farmers Fraternal Life.
Fraternities Accident Order.
Freedman's Mutual Benefit.
Funeral Benefit Association of U. S.
Good Samaritans No. 10.
Independent Order St. Luke.
I. O. O. F. (Colored).
Jr. O. U. A. M.
Knights of Columbus.
Knights of Harmony.
Knights of Honor.
Knights of Gideon Mutual Society.
Knights and Ladies of Honor.
Knights of the Loyal Guard.
Knights of the Maccabees of the World.
Ladies of the Maccabees of the World.
Lincoln Benefit Society.
Masonic Benefit Fund (Colored).
Masonic Mutual Relief Association.
Modern Brotherhood of America.
Modern Puritans.
Mutual Life and Indemnity.
National Union.

Good Samaritans and Daughters of Samaria Independent Order No. 1.
Good Samaritans and Daughters of Samaria of Washington, D. C.
Golden Rule Benevolent Association.
Grand Fraternity.
Grand Fountain United Order True Reformers.
Grand Lodge Independent Order True Reformers.
Grand United Order of the Sons and Daughters of Peace.
Imperial Mutual Life and Health.
Improved Order Heptasophs.
Independent Order of Foresters.
Order of Select Knights.
Order of Patricians.
Order United Commercial Travelers.
Reformed Jr. Order Knights of Gideon.
Ridgley Protective Association.
Royal Arcanum.
Royal Benefit Society.
Royal Knights King David.
Royal Union Society.
Southern Benevolent.
Southern Mutual.
Sovereign Camp Woodmen of the World.
Supreme Ruling Frat. Mystic Circle.
Union Society.
United Church Benevolent Society.

NEW LEGISLATION.

In my last report I stated that it was a matter of congratulation to the citizens of the State that the Legislature saw fit to adopt some valuable insurance laws. Among these, referred to at length in the report, was the Building and Inspection Law, the law in regard to agents and brokers and the law in regard to reserve on and registration of life policies. The law providing for the placing of insurance on State property and the new law governing Building and Loan Associations. The working of these laws and the success attending the administration has more than come up to the expectation expressed in the report in regard to them.

In his last report the Commissioner called attention to the failure to act upon two recommendations as follows:

"Among the recommendations were two that the Legislature saw fit not to act upon for reasons deemed sufficient. This, I must feel, is a matter of deep regret. (1) The recommendation by the Commissioner for some law requiring fire-escapes on certain buildings and regulating the exit arrangements for theaters, public halls, and other buildings in which large crowds congregate or work, was deemed of very great importance for the protection of life and prevention of such great disasters as have occurred and are frequently occurring because of lack of proper caution along this line. Nothing can so well or forcibly impress upon us the necessity of such protection as a study of the horror of the Iroquois Theater in Chicago and others that might be mentioned. There is now no law in regard to these matters on our statute-books.

"(2) A statement of the crowded condition of this Department and the necessity for more filing and desk room, with a request that sufficient room be provided, was not acceded to. This was due largely, no doubt, to the fact that the members could not get together as to how the provision should be made, some thinking it best to enlarge the Capitol, while others desired additional buildings and differed as to the size of such buildings and how they should be erected."

The first of these recommendations will no doubt be renewed by the Commissioner to the Legislature of 1907. The second recommendation is made unnecessary, as the Governor and his Council were, because of the crowded condition of the Department, forced to lease a building for the use of the Department. The new quarters are sufficiently large, well located and satisfactory for the work of the Department.

PROTECTION OF STATE INSTITUTIONS AND PROPERTY.

Under the law the Commissioner is required to inspect annually, and oftener, if deemed necessary, each State institution and other State property, viewing it as to its protection from fire and the safety of its inmates. It is made his duty to call to the attention of the officer, or officers, having the same in charge any defect noted by him, or any improvement deemed necessary. This the Commissioner has done during the past year and is gratified to report that he finds the institutions of the State in an improved condition as to the protection from fire, and the officers in charge of them interested in looking after and providing this protection.

It is also made the duty of the Insurance Commissioner to place insurance upon State property and pay for the same out of the fund provided by law for this purpose. This duty the Commissioner has performed and reports the property of the State as covered by insurance at a cost of $8,600.58 expended during the past State fiscal year, ending November 30, 1905.

CHARTERS.

Under the law it is made the duty of the Insurance Commissioner to examine and pass upon all proposed articles of incorporation of insurance companies, associations and orders, and upon his approval, duly certified, the Honorable Secretary of State can issue a charter

for corporations of this character. This is a great saving in the valuable time of the Legislature, and places the responsibility for the provisions of these charters upon the State officer who is required by law to supervise these companies. During the past year the Insurance Commissioner has examined and approved and certified to the Honorable Secretary of State articles of incorporation of the following companies and associations:

FIRE (STOCK).

Charlotte Life, Charlotte.
Carolina Life, High Point.
Greensboro Life, Greensboro.
North State Mutual Life, Kinston.
Southern Life, Fayetteville.

LIFE (ASSESSMENT).

Afro-American Mutual, Charlotte.
American Life and Benefit, Durham.
Toilers Mutual Life, Rocky Mount.
Union Link Mutual, Four Oaks.

FIRE.

Atlantic Fire, Raleigh.
Dixie Fire, Greensboro.
Greensboro Fire, Greensboro.
North Carolina Fire, High Point.
Underwriters Fire of Rocky Mount, Rocky Mount.
Caldwell Farmers Mutual, Hudson.

FRATERNAL ORDERS.

Brothers and Sisters Union of America, Maxton.
Grand Lodge No. 10 Independent Order of Good Samaritans and Daughters of Samaria, Kinston.
Harrison Mutual Burial Association, Mt. Airy.
Imperial Mutual Life and Health, Asheville.
Independent Order J. R. Giddins and Jollifee Union, Wilmington.
Independent Order Good Samaritans and Daughters of Samaria, Raleigh.
Living Stream Enterprising Brotherhood, Rocky Mount.
Negro Christian Brotherhood, Grimesland.
Southern Benevolent Association, Hickory.
Southern Mutual Indemnity, Charlotte.
United Mutual Church Society, Raleigh.

LIFE INSURANCE.

The past year has been full of investigations, surprises, and startling revelations in regard to life insurance companies and their methods and practices. In the last report of this Department (April 1, 1905) the Commissioner used the following language:

"The large salaries paid, the heavy expense ratio and the mad rush and competition for new business and increased volume has made the policy-holders throughout the country suspicious, and conclude that if such things could be indulged in and the companies continue solvent, then they must be paying too much for their insurance. Again, discontent has sprung up because of the extremely small dividends, even on deferred dividend policies, as people have realized that their policies were turning out poor investments, while they had been led to believe that the protection offered them by their insurance policies would be a small thing compared with what they would realize on them as investments.

"The recent fight among the officers of the Equitable Life Assurance Society in New York, and the exposures that have come to light, have added fuel to the fire, for it is seen that there are great abuses in the business of the Equitable, and few believe that the Equitable and her officials are much, if any, worse than the other companies who are making such strenuous efforts for a great volume of business. Better management must be had. The enormous expenditures in salaries and commissions to agents, and any illegal gain to the managers of the companies, if there is any, must stop. The life insurance business must get back to its proper object—the protection of the dependent ones—and have its funds mainly handled, not as funds for speculation, but as trust funds for the widow and orphan."

No one was prepared for such disclosures as the investigation, conducted by the Armstrong Committee in New York and those of commissions and committees in other States, revealed. Extravagance, fraud, and graft were found to rule in the practices of the officers of many life companies. Officers were compelled to give up their places and restore their ill-gotten gains in many cases, while in others, they were allowed to go free. It was shown that the companies had been managed in the interest of their officers and against the interest of the policy-holders, and immense sums wasted. It is a remarkable testimony to the life insurance business that in spite of all of this mismanagement the companies were shown to be solvent and perfectly able to carry out their contracts and protect their policy-holders, and under the determined efforts to purify the business and insure a proper management of the companies in the interest of the policy-holders, it is believed that we will find the life insurance companies

in the future better and more economically managed and more satisfactory results obtained for the policy-holders.

The new laws that will be placed upon the statute-books will tend to a very decided improvement, where not too radical. With the general feeling on the subject, many laws will be proposed and enacted that will be hurtful, but after a trial they will be modified as their faults are shown and public opinion begins to swing back from the extreme to which it has been driven by the recent exposures. It is fortunate for our State that there have been no scandals among our insurance companies and that our Legislature does not meet until we will have had time to see at least some trial of the working of the new laws in other States.

VIOLATIONS.

In the work of the Department the most important duty imposed upon the Commissioner is that of supervision. It is important that he should properly supervise not only the work of all companies duly licensed in the State and their agents, but seek out any work by companies not licensed to do business in the State, and should prosecute all violations of the insurance law, whether perpetrated by licensed companies and their agents or those unlicensed.

A strict and active enforcement of the law since the establishment of this Department renders violations less each year. Nearly all of the violations that have been looked into during the past year come from small and irresponsible companies or associations, and very few from any company or association of any standing or character. This special work requires a considerable part of the time of the Commissioner, not so much because of the frequency of these violations, but because it takes so much time in each case. It is necessary, in most cases, to hunt up the evidence, find the party or parties, have a preliminary trial and afterwards attend the trial in the Superior Court.

In some cases these violations are the fault of the citizens acting as agents. While in other cases they are imposed upon, and, unknowingly, assist in robbing their neighbors. If every citizen of the State would remember that no one can represent any insurance company, association or order in this State without being licensed by this Department, and require of all persons seeking insurance at their

hands to show them for inspection their license issued by the Commissioner, much of this trouble and fraud would be stopped.

One of the principal violations of the insurance law in this State is what is known as "rebating." This is principally among the life insurance agents, and consists in their allowing to the applicant some part of the regular premium on his policy. This is practiced principally among the large insurers, and should be stopped by some effective means, if possible.

INVESTIGATION OF FIRES.

During the past year a decided increase has been made in the number of fires reported, and the investigation of suspicious fires has received more prompt attention than ever before, and much more has been accomplished than the Commissioner had reason to hope for.

Many of the citizens of the State are beginning to realize of how great a value to the State is the looking into fires supposed to be of incendiary origin and the prompt and vigorous prosecution of all persons to whom the circumstances point as guilty of the crime, where the evidence justifies a prosecution.

During the past year the Commissioner has employed for all of his time a competent man to assist in conducting these investigations and look up evidence. The Commissioner considers himself fortunate in having secured Capt. W. A. Scott, for eight years chief of police of the city of Greensboro, for this purpose, as he has found in him a most careful, painstaking, and efficient officer. He has done his work well and has received considerable aid and assistance from the sheriffs, police officers, and chiefs of the fire departments of the State.

ERECTION AND INSPECTION OF BUILDINGS.

Since the establishment of this Department in 1899, it has been the duty of the chiefs of fire departments of the cities and towns, and where no chief of fire department, then of the chief of police, as well as the duty of the sheriffs of counties where fire occurred outside of incorporated cities or towns, to report all suspicious fires to this Department, and in the cities and towns it was made the duty of the proper officer to make a quarterly inspection of all premises in the fire districts and an annual inspection of all buildings in the city or town. This work, although not as thoroughly performed as it

might have been, and no doubt will be, as the officers and citizens become better informed as to its requirements and importance, has accomplished much in the saving of valuable property by removing dangerous conditions and preventing destruction by fire.

The last Legislature, realizing the benefit of this inspection, and seeing the importance and justice to the citizens of the State, not simply of inspecting buildings, after they were erected, but of providing for the proper erection of buildings, passed a general building law. While this law met with some opposition in a few quarters, the necessity of it and the benefits that were sure to follow its enforcement, have caused it to be generally received in the State with favor and to be looked after by the authorities of the different cities and towns with considerable interest.

The law does not attempt to take from the cities and towns the right of local self-government, but only provides by its terms certain laws and regulations that will materially aid them and to which they can add as the size and conditions of their municipalities may require.

HOME COMPANIES.

No citizen of the State can read this report and examine the tables and statements herein without noticing with pride the progress made by our home insurance companies. They have more than kept pace with the great industrial progress of the State during the past year in number, character, and amount of business.

The fire companies of the State report as received in premiums during last year $491,570.80 for $29,510,608.78 in risks written. The home life companies report as in force $9,336,046, and as written during the year $5,872,950, for which they received in premiums $318,641.06, as against $177,561.21 in 1904, and $91,031.20 in 1903.

BUILDING AND LOAN ASSOCIATIONS.

In my last report I had the following to say in regard to the new law governing these associations and their supervision:

"The Legislature also enacted a new law governing building and loan associations and placing them under the supervision of the Insurance Commissioner. This law was largely prepared and urged by local associations and the leaders in this great work for the upbuilding of the State. It is to be hoped that it will prove all that

its friends claim for it, and that a new impetus will be given to the organization and proper handling of building and loan associations. They can handle funds committed to their charge cheaper than any other kind of institution and the providing of homes and general upbuilding of cities and towns in which they are properly managed proves nothing less than phenomenal."

The law, while admirable in many respects, has not fully come up to the expectations of even its friends, and should be amended in some respects. As it now stands it fully protects the citizens of the State from fraudulent foreign associations, but allows too great a latitude to home associations, so that designing men can use them to the hurt of innocent and unsuspecting citizens. The growth in the number, size, and character of these associations in this State is very encouraging. From 43 associations in the State at the time they were placed in this Department the number has grown to 59 associations. For the year 1905 the building and loan associations in the State reported 96,015½ shares as in force and assets as $3,902,370.17, and loans as $3,496,983.71.

STATEMENTS AND TABLES.

Section 4698 of the "Revisal of 1905 of North Carolina" requires that the proper officer shall file with the Insurance Commissioner annually, as of the 31st of December, a full and correct statement of the business for the year and the financial condition of all companies and associations doing business in the State. The law also provides that the Insurance Commissioner shall make abstracts of these statements, have them published in some newspaper in the State and copies filed with the Clerk of the Superior Court of each county for the information and convenience of the citizens of the State.

In addition to this the Commissioner is ready at all times to furnish to citizens of the State information as to the character and standing of all companies doing, or attempting to do, an insurance business in the State. The statements published in this report are those filed by the officers of the companies for the past year, ending December 31, 1905. An examination of the statistical tables, as well as the individual reports, will give such information as may be desired as to the assets, investments and financial condition of these companies.

FINANCIAL.

Certain licenses, taxes, and fees are prescribed under our law for all companies, associations and orders doing business in this State, and must be paid to the Commissioner. The duty of collecting these taxes imposed upon all companies under the supervision of this Department is required of the Commissioner, and he must pay over the amounts collected to the State Treasurer, as prescribed by law.

The Department has never been "run for revenue." But the Commissioner has been strict in collecting all licenses, taxes and fees imposed upon companies under the supervision of his Department, and there has been a gradual increase during each year. The collections of the past year have been increased upon the preceding year, and the Commissioner takes pleasure in reporting as collected by him during the year and paid to the Honorable State Treasurer monthly:

For taxes on gross receipts		$152,373.53
For licenses from companies		36,050.04
For fees		5,429.00
For licenses for sub-agents		11,271.50
Total paid Treasurer		$205,271.07
For publication of annual statements in newspapers	$2,031.00	
For investigation of fires	4,473.90	
		6,504.90
Total		$211,628.97

CONCLUSION.

After the adjournment of the last Legislature the Council of State, upon looking into the crowded condition of this Department, saw the necessity of providing some larger and more suitable quarters. There being no suitable place in any of the State buildings, the Council of State leased a building at the corner of Fayetteville and Morgan Streets, near the Capitol, and had the Commissioner move the Department into certain rooms of this building, using the balance for storage purposes of the other State departments. This has been a decided benefit to the Department and its work.

The Commissioner desires, in conclusion, to bear testimony to the valuable and efficient aid rendered him in the discharge of the work

of the Department by his chief clerk, Mr. D. H. Milton, his stenographer and clerk, Miss Ida Montgomery, and the messenger of the Department, Mr. A. H. Yerby, who, while receiving only the pay of a messenger, has done efficiently and cheerfully the work of a $600 or $700 clerk.

Respectfully submitted,

James R. Young

Insurance Commissioner.

STATISTICAL TABLES

RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

TABLE No. I—

SHOWING THE NATURE OF THE GROSS ASSETS OF FIRE AND MARINE INSURANCE COMPANIES

NORTH CAROLINA

Name of Company.	Real Estate.	Mortgage Loans.
Cabarrus Mutual Fire	$	$
Caldwell County Farmers Mutual		
Carolina Insurance Company	15,500.00	60,995.79
Davidson County Mutual		
Farmers Mutual Fire Association		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro		22,975.00
Mecklenburg Farmers Mutual		
North Carolina Home		870.00
North State Fire		38,350.00
Pamlico Insurance and Banking	3,437.24	135,026.16
Piedmont Fire	75,000.00	54,800.00
Rowan Mutual Fire		
Southern Stock Fire		42,150.00
Southern Underwriters		106,775.00
Underwriters of Greensboro		25,650.00
Union County Farmers Mutual		
Total	93,937.24	487,591.95

COMPANIES OF

Ætna Insurance Company	545,000.00	12,600.00
Agricultural	299,398.00	554,258.78
American (Newark)	533,900.00	1,524,175.75
American Central		7,500.00
American (Boston)		37,000.00
American Fire (Philadelphia)	285,800.00	649,275.55
Alliance Insurance Company		
Assurance Company of America		
Atlanta Home	70,000.00	
Atlanta-Birmingham		4,850.00
British American		
Citizens (St. Louis)	400.00	293,215.00
Camden Fire	49,000.00	393,794.02
Continental	1,150,000.00	16,350.00
Delaware	200,000.00	155,500.00
Dutchess	21,500.00	16,400.00
Eagle Fire		
Equitable of South Carolina	19,700.00	15,850.00
Equitable Fire and Marine	113,000.00	164,150.00
Fire Association of Philadelphia	419,100.00	1,452,128.99
Fireman's Fund	478,150.00	187,850.00
Federal		30,000.00
Georgia Home	132,000.00	162,262.58
German (Freeport)	75,500.00	3,584,058.21
German Alliance		34,000.00
German American	15,000.00	211,000.00
Germania Fire	671,982.75	290,500.00
Glens Falls	50,155.23	787,803.37
Globe and Rutgers	72,945.00	55,500.00
Hanover Fire	918,739.16	3,500.00
Hartford Fire	1,018,500.00	658,500.00
Home of New York	1,543,892.06	109,500.00
Indemnity Fire		
Indianapolis Fire		364,130.00
Insurance Company of North America	466,100.00	627,488.39
Jefferson Fire	109,504.40	136,596.00
Keystone Mutual Fire		
Miller's Mutual Fire		42,725.00
Milwaukee Mechanics	114,000.00	1,232,717.87
Manton Mutual Fire		
National Fire	333,571.84	655,350.00
National Union		399,622.00
New Hampshire Fire	159,752.91	344,400.00
Niagara Fire		240,000.00
North German Fire		48,500.00
North River	473,930.63	154,900.00
New York Fire	120,000.00	

ASSETS.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

COMPANIES.

Loans on Collaterals.	Bonds and Stocks.	Cash in Office and Banks.	Unpaid Premiums and Agents' Balances.	Miscellaneous.	Total Assets.
$	$	$ 1,965.69	$	$	$ 1,965.69
		107.74	279.66		387.40
6,500.00	19,890.00	1,800.44	3,303.12		107,989.35
		744.25			744.25
		145.47			145.47
		344.37			344.37
9,000.00	23,900.00	16,331.09	5,132.34	209.47	77,547.90
		1,125.35			1,125.35
225.00	169,669.50	21,477.18	19,222.40	1,660.31	213,124.39
	37,906.97	73,818.00	8,453.98	583.96	159,112.91
	17,500.00	122,773.83	4,407.12		283,144.35
		7,106.02	13,488.71	59.46	150,454.19
3,000.00	54,025.98	55,453.24	11,292.95	474.61	166,396.78
27,300.00	201,017.96	101,643.54	29,050.36	425,701.88	891,488.74
10,300.00	32,375.98	16,910.88	4,281.66	508.85	90,027.37
		379.00			379.00
56,325.00	556,286.39	422,126.09	98,923.30	429,198.54	2,144,388.51

OTHER STATES.

	14,289,798.86	1,119,984.53	846,092.48	1,821.00	16,815,296.87
473,340.00	1,205,362.00	180,645.45	209,644.64	37,715.28	2,960,364.15
	3,151,030.00	222,429.50	298,426.14	275,396.21	6,005,357.60
170,000.00	3,507,636.30	233,815.58	321,008.47		4,239,960.35
	604,709.00	57,675.08	90,985.33	6,482.88	796,852.29
	1,631,115.00	136,409.70	239,005.86	30,124.97	2,971,731.08
	1,108,430.00	89,693.72	42,884.54	1,035.00	1,242,043.26
	919,050.00	44,173.35	55,843.18	4,448.11	1,023,514.64
18,000.00	168,460.00	61,263.79	23,320.59	6.63	341,051.01
1,000.00	489,920.00	53,799.00	99,599.03	2,163.03	651,331.06
	429,643.75	56,935.68	73,104.91	3,350.00	563,034.34
	310,900.00	86,237.66	121,393.15	6,983.00	819,128.81
55,000.00	959,126.00	45,638.55	153,465.78	5,745.36	1,661,769.71
	13,099,465.00	1,118,043.52	897,055.11	103,588.20	16,384,501.83
117,000.00	1,130,048.77	56,274.45	197,281.96	19,416.22	1,875,521.40
2,500.00	676,745.00	146,354.52	46,861.31	2,921.69	913,282.52
	869,060.00	75,413.33	86,015.71	990.66	1,001,479.70
	151,755.00	19,005.91	26,552.76	1,028.85	233,892.52
60,000.00	753,646.25	71,248.02	138,058.89	1,143.47	1,301,246.63
147,400.00	4,122,178.87	259,026.24	534,833.93	68,593.73	7,003,261.76
507,250.00	4,766,714.00	376,219.42	767,599.86	120,652.64	7,204,435.92
	1,455,000.00	450,266.60	243,249.07	21,565.01	2,200,080.68
36,800.00	522,029.50	93,560.32	81,305.95	1,168.96	1,029,127.31
7,200.00	1,420,902.91	420,074.13	440,499.66	200,503.16	6,148,738.07
	1,267,168.00	56,765.09	123,593.56	3,759.50	1,485,286.15
	12,332,477.00	509,705.60	933,848.68	50,489.31	14,052,520.59
	5,031,580.75	426,190.92	383,796.59	31,734.77	6,835,785.78
3,700.00	2,764,620.00	724,022.03	169,999.42	14,781.33	4,515,081.38
	2,925,441.00	129,114.44	723,104.43	26,342.96	3,932,447.83
	2,919,397.25	129,945.71	345,908.41	33,113.62	4,350,604.15
1,000.00	12,896,443.07	735,032.24	2,731,794.97	20,656.59	18,061,926.87
	17,411,705.00	1,180,287.05	993,337.04	331.73	21,239,052.88
	425,728.75	59,197.81	26,917.98	2,836.37	514,680.91
	113,534.85	13,131.37	40,925.29	34,393.96	566,115.47
243,000.00	9,327,547.93	1,190,403.42	1,095,895.44	43,502.79	12,993,927.97
18,200.00	166,052.50	112,094.89	14,758.28	6,837.85	564,043.92
	213,920.00	33,512.44	26,917.98	7,386.65	254,819.59
	71,012.65	18,894.47	488,772.53	1,854.58	623,259.23
35,000.00	1,493,610.83	131,711.85	217,514.24	25,987.75	3,250,542.54
	153,695.50	35,361.30		5,222.13	194,278.93
	5,428,774.00	351,393.96	535,869.16		7,304,958.96
50,000.00	1,250,450.00	192,291.68	207,367.94	8,489.84	2,108,221.46
75,000.00	3,053,035.00	205,271.64	193,487.74	21,693.38	4,069,140.67
	4,027,250.00	69,124.25	372,033.59	23,878.27	4,732,286.11
	359,588.75	43,015.00	116,682.48	33,948.72	601,734.95
9,000.00	638,781.25	187,171.00	322,859.35	9,817.19	1,796,459.42
	385,495.00	52,007.16	47,767.22		605,269.38

TABLE No. I—

SHOWING THE NATURE OF THE GROSS ASSETS OF FIRE AND MARINE INSURANCE COMPANIES

COMPANIES OF OTHER

Name of Company.	Real Estate.	Mortgage Loans.
Orient Insurance Company	$ 134,867.55	$
Pennsylvania Fire	142,500.00	641,900.00
Peter Cooper Fire		2,500.00
Petersburg Savings and Insurance	2,500.00	
Phenix (Brooklyn)	568,000.00	46,600.00
Phœnix (Hartford)	153,435.64	89,486.66
Providence-Washington		
Queen of America		71,000.00
Rochester German	553,314.60	259,694.19
St. Paul Fire and Marine	307,872.60	630,105.00
Security Fire (Baltimore)		
Southern Fire		49,800.00
Security (New Haven)	54,000.00	132,700.00
Springfield Fire and Marine	477,000.00	512,270.00
Stuyvesant Fire		14,000.00
Sun (New Orleans)	35,000.00	
Teutonia	42,500.00	
Traders (Chicago)	25,399.84	316,566.67
United States Fire	56,000.00	238,700.00
United Firemens	172,500.00	328,452.00
Virginia Fire and Marine	85,485.00	66,070.45
Virginia State	116,587.68	41,262.22
Westchester Fire	29,676.25	241,785.00
Williamsburg City	672,929.76	237,100.00
Total	14,090,090.90	19,327,943.60

COMPANIES OF

Atlas Assurance (Limited)	35,000.00	
British-America		
Caledonian	434,489.53	
Cologne Re-insurance		
Commercial Union	888,000.00	47,000.00
Hamburg-Bremen		
Law Union and Crown		
Liverpool and London and Globe	1,861,697.28	
London Assurance		
London and Lancashire	300,000.00	
Moscow Fire		
Munich Re-insurance		
North British and Mercantile		
Northern Assurance	115,000.00	
Norwich Union		40,000.00
Palatine (London)		
Phœnix Assurance		
Prussian National		
Rossia		
Royal Insurance Company	2,583,564.88	320,000.00
Royal Exchange Assurance		
Salamandra		
Scottish Union and National	139,226.62	555,339.15
Skandia		
Sun Insurance Office	241,000.00	50,000.00
Union Assurance Society	225,000.00	15,000.00
Western Assurance		15,000.00
Total	6,822,978.31	1,042,339.15

RECAPITU

Home Companies	93,937.24	487,591.95
Companies of other States	14,090,090.90	19,327,943.60
Foreign Companies	6,822,978.31	1,042,339.15
Grand total	20,906,906.45	20,857,874.70

ASSETS.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

STATES—CONTINUED.

Loans on Collaterals.	Bonds and Stocks.	Cash in Office and Banks.	Unpaid Premiums and Agents' Balances.	Miscellaneous.	Total Assets.
$----------	$ 1,703,106.85	$ 372,416.95	$ 176,351.47	$ 4,050.29	$ 2,416,979.11
561,200.00	5,091,050.00	136,423.67	441,929.12	9,036.90	7,024,039.69
450.00	312,000.00	49,745.56	57,758.13	2,587.50	425,041.19
----------	516,803.20	523,916.24	13,945.64	1,789,754.22	2,869,419.30
61,425.00	6,607,798.00	643,752.43	917,666.64	13,886.82	8,859,128.89
9,000.00	6,531,057.50	528,743.16	769,427.53	59,479.94	8,140,630.43
----------	2,560,200.00	171,477.50	272,007.77	19,986.40	3,027,671.67
----------	6,066,854.79	163,788.12	462,040.88	77,332.76	6,841,016.55
9,000.00	536,200.00	128,008.31	147,583.09	11,832.61	1,681,632.80
19,330.94	2,967,458.75	292,266.74	337,585.53	12,721.51	4,567,341.07
----------	315,510.00	96,293.40	107,186.68	6,100.00	525,090.08
10,400.00	91,678.75	60,135.77	7,761.80	81.58	219,857.90
5,000.00	1,430,894.00	75,747.70	143,464.11	24,513.28	1,866,319.09
6,050.00	4,948,165.00	500,266.93	664,524.95	48,254.84	7,156,531.72
----------	484,490.00	1,230.23	91,953.31	3,194.16	594,867.70
----------	1,072,984.00	13,544.92	52,696.39	91.23	1,175,967.41
----------	709,181.00	54,669.64	94,274.02	----------	900,624.66
----------	2,012,145.30	623,290.24	241,216.67	38,757.45	3,257,276.17
----------	371,850.00	34,096.44	104,539.92	9,002.28	814,188.64
63,000.00	1,181,952.00	66,318.27	69,051.34	9,063.90	1,890,337.51
4,045.00	801,733.00	78,033.96	96,519.50	2,760.20	1,134,647.11
3,890.44	407,921.50	20,173.11	88,570.94	17,242.23	695,648.12
----------	3,286,750.00	166,668.58	305,589.88	23,012.72	4,053,482.43
44,250.00	1,413,345.00	301,902.08	157,483.77	24,198.76	2,851,209.37
2,827,431.38	193,821,163.93	17,162,732.99	21,978,369.71	3,530,834.93	272,738,567.44

FOREIGN COUNTRIES.

----------	1,523,663.63	166,820.24	190,861.02	33,086.19	1,949,431.08
----------	1,211,674.24	118,370.67	200,265.25	12,638.94	1,542,949.10
----------	1,086,987.50	176,838.27	189,432.62	22,788.10	1,910,536.02
----------	729,574.00	236.62	101,501.92	8,326.00	839,638.54
----------	3,157,976.25	321,924.56	638,623.72	13,925.58	5,067,450.11
----------	1,749,584.80	107,869.12	169,328.49	23,738.53	2,050,520.94
----------	----------	----------	----------	----------	----------
3,082,450.00	4,675,126.25	1,243,385.74	1,276,930.19	95,358.80	12,234,948.26
----------	2,324,484.00	248,581.83	363,540.31	29,268.30	2,965,874.44
----------	2,006,771.32	469,501.88	336,497.33	182,720.31	3,295,490.84
----------	1,082,016.00	192,696.01	----------	5,572.91	1,280,284.92
----------	3,331,620.00	532,425.30	199,219.70	33,830.00	4,097,095.00
----------	5,690,624.00	198,583.27	562,322.55	65,913.17	6,517,442.99
----------	3,129,882.50	170,296.99	391,117.37	8,674.72	3,814,971.58
----------	2,099,982.00	347,453.84	246,773.33	25,212.96	2,759,422.13
----------	1,877,250.00	204,597.57	260,812.65	5,549.57	2,348,209.79
----------	2,837,127.47	322,437.94	254,110.47	41,336.29	3,455,012.17
----------	1,083,113.75	54,529.97	134,810.29	6,939.15	1,279,393.16
----------	1,748,726.60	113,271.08	68,340.97	19,034.17	1,949,372.82
----------	4,194,799.88	430,914.80	821,691.76	78,960.36	8,429,931.68
----------	1,826,906.25	114,273.07	246,669.08	21,341.89	2,209,190.29
----------	946,975.00	102,916.28	94,505.73	200,239.23	1,344,636.24
2,000.00	3,976,356.87	265,048.41	408,150.64	33,461.37	5,379,583.06
----------	836,948.69	82,176.83	53,386.33	7,858.34	980,370.19
----------	2,291,981.25	207,962.54	320,215.72	28,953.43	3,139,168.37
----------	1,272,315.00	93,918.40	165,444.12	19,433.14	1,776,110.66
----------	1,753,542.33	206,342.08	394,522.52	28,201.07	2,397,608.00
3,084,450.00	58,446,009.58	6,493,373.31	8,089,074.08	1,052,362.52	85,030,586.95

LATION.

56,325.00	556,286.39	422,126.09	98,923.30	429,198.54	2,144,388.51
2,827,431.38	193,821,163.93	17,162,732.99	21,978,369.71	3,530,834.93	272,738,567.44
3,084,450.00	58,446,009.58	6,493,373.31	8,089,074.08	1,052,362.52	85,030,586.95
5,968,206.38	252,823,459.90	24,078,232.39	30,166,367.09	5,012,395.99	359,913,542.90

TABLE No. II—

SHOWING THE NATURE OF THE LIABILITIES OF FIRE AND MARINE INSURANCE COMPANIES

NORTH CAROLINA

Name of Company.	Unpaid Losses and Claims.	Unearned Premiums.
Cabarrus Mutual Fire	$	$
Caldwell County Farmers Mutual		
Carolina Insurance Company	860.00	19,380.16
Davidson County Mutual		
Farmers Mutual Fire Association		
Gaston County Farmers Mutual		
Home Insurance Company of Greensboro		21,225.85
Mecklenburg Farmers Mutual		
North Carolina Home	3,421.49	65,744.70
North State Fire	1,702.92	41,548.37
Pamlico Insurance and Banking	300.00	12,181.43
Piedmont Fire	6,798.13	50,666.33
Rowan Mutual Fire		
Southern Stock Fire	1,566.70	61,028.12
Southern Underwriters	3,376.73	145,016.12
Underwriters of Greensboro	1,810.03	27,745.46
Union County Farmers Mutual		
Total	19,836.00	444,536.54

COMPANIES OF

Ætna Insurance Company	444,779.65	4,931,715.33
Agricultural	139,325.94	1,454,089.50
American (Newark)	147,588.73	2,691,295.53
American Central	146,919.68	1,613,371.34
American (Boston)	34,714.01	366,150.68
American Fire (Philadelphia)	163,945.08	1,436,640.49
Alliance Insurance Company	45,650.30	231,374.54
Assurance Company of America	43,821.00	334,806.43
Atlanta Home	4,685.00	61,350.67
Atlanta-Birmingham	11,266.04	309,339.72
British American	17,653.36	267,127.85
Citizens (St. Louis)	32,114.60	354,832.45
Camden Fire	71,174.87	626,401.84
Continental	328,209.17	6,157,738.23
Delaware	59,728.00	772,842.27
Dutchess	48,418.66	485,491.09
Eagle Fire	41,751.85	291,999.97
Equitable of South Carolina	2,834.84	82,191.91
Equitable Fire and Marine	65,324.99	600,645.82
Fire Association of Philadelphia	278,685.39	2,926,108.29
Fireman's Fund	332,401.68	2,981,730.11
Federal	237,929.56	349,160.46
Georgia Home	33,760.17	369,767.18
German (Freeport)	209,270.13	3,787,402.70
German Alliance	69,015.89	350,390.13
German American	526,663.88	5,265,884.23
Germania Fire	155,564.24	2,784,340.48
Glens Falls	57,713.99	1,479,003.71
Globe and Rutgers	370,797.16	1,753,038.09
Hanover Fire	249,516.33	2,082,592.45
Hartford Fire	1,097,058.50	10,097,401.46
Home of New York	783,047.08	7,598,001.00
Indemnity Fire	19,972.12	195,290.61
Indianapolis Fire	32,123.91	238,354.06
Insurance Company of North America	806,900.00	4,753,324.84
Jefferson Fire	4,808.59	55,907.33
Keystone Mutual Fire	2,364.05	114,600.70
Millers Mutual Fire	9,450.00	63,264.05
Milwaukee Mechanics	96,197.64	1,447,972.48
Manton Mutual Fire	1,654.42	87,788.35
National Fire	357,618.70	3,483,034.78
National Union	83,930.01	913,892.30
New Hampshire Fire	198,308.42	1,501,698.35
Niagara Fire	211,622.13	2,210,148.79
North German Fire	31,320.52	282,208.62
North River	81,574.13	820,530.65
New York Fire	48,924.57	293,538.54
Orient Insurance Company	86,652.41	996,152.09
Pennsylvania Fire	200,275.36	2,535,005.64

LIABILITIES.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

COMPANIES.

All Other Claims.	Total.	Cash Capital.	Net Surplus.	Total Liabilities.
$	$	$	$	$
19,006.00	39,246.16	50,000.00	18,743.19	107,989.35
3,000.00	24,225.85	50,000.00	3,322.05	77,547.90
1,269.03	70,435.22	89,299.00	53,390.17	213,124.39
	43,251.29	100,000.00	15,861.62	159,112.91
204,346.77	216,828.20	33,960.00	32,356.15	283,144.35
97.50	57,561.96	50,000.00	42,892.23	150,454.19
4,054.48	66,649.30	100,000.00		166,649.30
9,658.37	158,051.22	625,000.00	108,437.52	891,488.74
2,603.89	32,159.38	37,500.00	20,367.99	90,027.37
244,036.04	708,408.58	1,135,759.00	295,370.92	2,139,538.50

OTHER STATES.

402,790.96	5,779,285.94	4,000,000.00	7,036,010.93	16,815,296.87
9,687.16	1,603,102.60	500,000.00	857,261.55	2,960,364.15
136,013.93	2,974,898.19	600,000.00	2,430,459.41	6,005,357.60
48,151.27	1,808,442.29	1,000,000.00	1,431,518.06	4,239,960.35
3,925.89	404,790.58	300,000.00	92,061.71	796,852.29
604,529.47	2,205,115.04	500,000.00	266,616.04	2,971,731.08
4,270.50	281,295.34	500,000.00	460,747.92	1,242,043.26
15,898.82	394,526.25	400,000.00	228,988.39	1,023,514.64
	66,035.67	200,000.00	75,015.34	341,051.01
	320,605.76	250,000.00	80,725.30	651,331.06
2,237.11	287,018.32	200,000.00	76,016.02	563,034.34
	386,947.05	200,000.00	232,181.76	819,128.81
77,894.43	775,471.14	400,000.00	486,298.57	1,661,769.71
474,329.30	6,960,276.70	1,000,000.00	8,424,225.13	16,384,501.83
146,583.01	979,153.28	702,875.00	193,493.12	1,875,521.40
3,728.47	537,638.22	200,000.00	175,644.30	913,282.52
31,826.24	365,578.06	300,000.00	365,901.64	1,031,479.70
5,693.42	90,720.17	117,800.00	25,372.35	233,892.52
20,000.00	685,970.81	400,000.00	215,275.82	1,301,246.63
1,758,265.14	4,963,058.82	500,000.00	1,540,202.94	7,003,261.76
200,275.90	3,514,407.69	1,000,000.00	2,690,028.23	7,204,435.92
256,305.97	843,395.99	500,000.00	856,684.69	2,200,080.68
56,533.53	460,060.88	300,000.00	269,066.43	1,029,127.31
	3,996,672.83	200,000.00	1,952,065.24	6,148,738.07
36,748.59	456,154.61	400,000.00	629,131.54	1,485,286.15
317,297.70	6,109,845.81	1,500,000.00	6,442,674.78	14,052,520.59
6,220.14	2,946,124.86	1,000,000.00	2,889,660.92	6,835,785.78
155,000.00	1,691,717.70	200,000.00	2,623,363.68	4,515,081.38
152,465.66	2,276,300.91	400,000.00	1,256,146.92	3,932,447.83
32,356.92	2,364,465.70	1,000,000.00	986,138.45	4,350,604.15
466,770.43	11,661,230.39	1,250,000.00	5,150,696.48	18,061,926.87
1,137,503.46	9,518,551.54	3,000,000.00	8,720,501.34	21,239,052.88
4,632.65	219,895.38	200,000.00	94,785.53	514,680.91
	270,477.97	200,000.00	95,637.50	566,115.47
828,896.33	6,389,121.17	3,000,000.00	3,604,806.80	12,993,927.97
73,846.19	134,562.11	200,000.00	229,481.81	564,043.92
	116,964.75		137,854.84	254,819.59
	72,714.05		550,545.18	623,259.23
96,541.79	1,640,711.91	200,000.00	1,409,830.63	3,250,542.54
	89,442.77		104,836.16	194,278.93
150,000.00	3,990,653.48	1,000,000.00	2,314,305.48	7,304,958.96
	997,822.31	750,000.00	360,399.15	2,108,221.46
116,866.84	1,816,873.61	1,000,000.00	1,252,267.06	4,069,140.67
60.00	2,421,830.92	500,000.00	1,810,455.19	4,732,286.11
	313,529.14	200,000.00	88,205.81	601,734.95
85,456.09	987,560.87	350,000.00	458,898.55	1,796,459.42
1,124.19	343,587.30	200,000.00	61,682.08	605,269.38
12,216.44	1,095,020.94	500,000.00	821,958.17	2,416,979.11
884,207.08	3,619,488.08	400,000.00	3,004,551.61	7,024,039.69

TABLE No. II—

SHOWING THE NATURE OF THE LIABILITIES OF FIRE AND MARINE INSURANCE COMPANIES

COMPANIES OF OTHER

Name of Company.	Unpaid Losses and Claims.	Unearned Premiums.
Peter Cooper Fire	$ 24,933.62	$ 148,921.85
Petersburg Savings and Insurance	5,579.16	70,238.38
Phenix (Brooklyn)	398,767.93	5,348,744.29
Phœnix (Hartford)	346,204.37	3,265,966.74
Providence-Washington	248,283.75	1,594,169.82
Queen of America	253,588.23	2,715,952.85
Rochester German	59,204.83	892,943.49
Saint Paul Fire and Marine	284,608.71	2,420,641.67
Security Fire (Baltimore)	14,198.21	260,806.87
Southern Fire	900.00	20,321.97
Security (New Haven)	69,742.97	910,421.02
Springfield Fire and Marine	225,304.47	2,907,226.85
Stuyvesant Fire	34,132.06	208,624.02
Sun (New Orleans)	38,328.00	253,589.42
Teutonia	58,796.00	423,729.20
Traders (Chicago)	90,165.47	1,286,236.37
United States Fire	57,750.94	443,983.27
United Firemen's	33,055.79	437,660.21
Virginia Fire and Marine	61,050.00	474,026.74
Virginia State	43,732.67	264,466.96
Westchester Fire	181,141.44	1,829,452.62
Williamsburg City	90,333.69	1,004,604.43
Total	11,145,229.06	112,069,667.17

COMPANIES OF

Atlas Assurance (Limited)	73,879.71	1,045,735.06
British America	82,508.69	958,513.70
Caledonian	109,437.96	1,089,146.59
Cologne Re-insurance	52,026.00	444,364.04
Commercial Union	347,386.00	2,891,193.40
Hamburg-Bremen	109,800.00	1,433,870.87
Law Union and Crown		
Liverpool and London and Globe	552,810.10	5,885,983.59
London Assurance	205,931.00	1,342,143.09
London and Lancashire	147,699.98	1,860,528.40
Moscow Fire	62,348.00	559,077.94
Munich Re-insurance	659,448.00	2,148,426.27
North British and Mercantile	336,613.06	3,218,915.64
Northern Assurance	207,958.68	2,194,822.36
Norwich Union	115,217.07	1,720,671.85
Palatine (London)	105,566.00	1,101,238.71
Phœnix Assurance	143,361.00	1,869,485.50
Prussian National	66,303.00	689,448.32
Rossia	228,704.00	987,424.20
Royal Insurance Company	313,173.93	4,727,869.45
Royal Exchange Assurance	90,901.00	1,010,422.39
Salamandra	157,733.70	800,488.49
Scottish Union and National	169,286.55	1,709,988.15
Skandia	76,136.91	564,768.36
Sun Insurance Office	189,489.52	2,038,962.15
Union Assurance Society	116,266.60	739,353.19
Western Assurance	116,114.73	1,531,901.59
Total	4,836,101.19	44,485,687.87

RECAPITU

Home Companies	19,836.00	444,536.54
Companies of other States	11,145,229.06	112,069,667.17
Foreign Companies	4,836,101.19	44,485,687.87
Grand total	16,001,166.25	156,999,891.58

*Statutory deposit.

LIABILITIES.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

STATES—CONTINUED.

All Other Claims.	Total.	Cash Capital.	Net Surplus.	Total Liabilities.
$ 19,279.47	$ 193,134.94	$ 150,000.00	$ 81,906.25	$ 425,041.19
2,118,174.69	2,193,992.23	200,000.00	475,427.07	2,869,419.30
11,107.16	5,758,619.38	1,000,000.00	2,100,509.51	8,859,128.89
146,188.80	3,758,359.91	2,000,000.00	2,382,270.52	8,140,630.43
	1,842,453.57	500,000.00	685,218.10	3,027,671.67
130,789.71	3,100,330.79	1,000,000.00	2,740,685.76	6,841,016.55
1,075.88	953,224.20	200,000.00	528,408.60	1,681,632.80
	2,705,250.38	500,000.00	1,362,090.69	4,567,341.07
	275,005.08	200,000.00	50,085.00	525,090.08
665.85	21,887.82	108,455.85	89,514.23	219,857.90
1,026.07	981,190.06	500,000.00	385,129.03	1,866,319.09
	3,132,531.32	2,000,000.00	2,024,000.00	7,156,531.72
	242,756.08	200,000.00	152,111.62	594,867.70
55,275.50	347,192.92	500,000.00	328,774.49	1,175,967.41
31,475.00	514,000.20	250,000.00	136,624.46	900,624.66
4,843.05	1,381,244.89	500,000.00	1,376,031.28	3,257,276.17
200.00	501,934.21	250,000.00	62,254.43	814,188.64
893,924.84	1,364,640.84	300,000.00	225,696.67	1,890,337.51
	535,076.74	250,000.00	349,570.37	1,104,647.11
61,217.94	369,417.57	200,000.00	126,230.55	695,648.12
35,670.87	2,046,264.93	300,000.00	1,707,217.50	4,053,482.43
14,178.22	1,109,116.34	250,000.00	1,492,093.03	2,851,209.37
12,342,244.07	135,557,140.30	43,079,130.85	94,112,296.29	272,738,567.44

FOREIGN COUNTRIES.

14,715.19	1,134,329.96	*200,000.00	615,101.12	1,949,431.08
	1,041,022.39	200,000.00	301,926.71	1,542,949.10
37,326.27	1,235,910.82	200,000.00	474,625.20	1,910,536.02
	496,390.04	200,000.00	143,248.50	839,638.54
259,550.26	3,498,129.66	200,000.00	1,369,320.45	5,067,450.11
2,581.97	1,546,252.84	200,000.00	304,268.10	2,050,520.94
533,874.80	6,972,668.49	200,000.00	5,062,279.77	12,234,948.26
75,474.41	1,623,548.50	610,000.00	732,325.94	2,965,874.44
79,376.91	2,087,605.29	200,000.00	1,007,885.55	3,295,490.84
	621,425.94	200,000.00	458,858.98	1,280,284.92
	2,807,874.27	200,000.00	1,089,220.73	4,097,095.00
22,383.06	3,577,911.76	200,000.00	2,739,531.23	6,517,442.99
39,431.45	2,442,212.49	200,000.00	1,172,759.09	3,814,971.58
31,735.57	1,867,624.49	200,000.00	691,797.64	2,759,422.13
77,950.65	1,284,755.36	200,000.00	863,454.43	2,348,209.79
47,216.06	2,065,062.56	200,000.00	1,289,949.61	3,455,012.17
663.27	756,414.59	200,000.00	322,978.57	1,279,393.16
	1,216,128.20	200,000.00	533,244.62	1,949,372.82
413,387.97	5,454,431.35	235,000.00	2,740,500.33	8,429,931.68
105,362.31	1,206,685.70	200,000.00	802,504.59	2,209,190.29
	958,222.19	200,000.00	186,414.05	1,344,636.24
162,250.54	2,041,525.24	200,000.00	3,138,057.82	5,379,583.06
	640,905.27	200,000.00	139,464.92	980,370.19
11,844.40	2,240,296.07	200,000.00	698,872.30	3,139,168.37
13,099.91	868,719.70	305,000.00	602,390.96	1,776,110.66
	1,648,016.32	201,000.00	548,591.68	2,397,608.00
1,928,225.00	51,250,014.06	5,751,000.00	28,029,572.89	85,030,586.95

LATION.

244,036.04	708,408.58	1,135,759.00	295,370.92	2,139,538.50
12,342,244.07	135,557,140.30	43,079,130.85	94,112,296.29	272,738,567.44
1,928,225.00	51,250,014.06	5,751,000.00	28,029,572.89	85,030,586.95
14,514,505.11	187,515,562.94	49,965,889.85	122,437,240.10	359,908,692.89

TABLE No. III—

SHOWING THE INCOME OF FIRE AND MARINE INSURANCE COMPANIES (LICENSED

NORTH CAROLINA

Name of Company.	Fire Premiums.	Marine and Inland Premiums.
Cabarrus Mutual Fire	$ 883.63	$
Caldwell County Farmers Mutual	403.98	
Carolina Insurance Company	23,256.95	
Davidson County Mutual	848.40	
Farmers Mutual Fire Association	646.06	
Gaston County Farmers Mutual	1,258.16	
Home Insurance Company of Greensboro	30,215.64	
Mecklenburg Farmers Mutual	810.84	
North Carolina Home	72,327.43	
North State Fire	74,633.44	
Pamlico Insurance and Banking	16,832.71	
Piedmont Fire	74,757.97	
Rowan Mutual Fire	168.00	
Southern Stock Fire	69,424.84	
Southern Underwriters	188,745.62	
Underwriters of Greensboro	36,484.75	
Union County Farmers Mutual	1,956.66	
Total	593,655.08	

COMPANIES OF

Ætna Insurance Company	5,715,759.19	371,187.93
Agricultural	1,344,829.12	
American (Newark)	2,288,968.36	
American Central	2,022,028.21	
American (Boston)	634,040.22	
American Fire (Philadelphia)	1,769,036.37	
Alliance Insurance Company	353,734.18	84,245.83
Assurance Company of America	446,260.08	
Atlanta Home	87,866.29	
Atlanta-Birmingham	500,455.56	
British American	431,516.88	
Citizens (St. Louis)	481,266.35	88.89
Camden Fire	873,776.19	
Continental	5,993,169.61	
Delaware	930,874.47	
Dutchess	620,825.21	
Eagle Fire	499,617.25	
Equitable of South Carolina	128,653.59	
Equitable Fire and Marine	804,578.58	20,475.93
Fire Association of Philadelphia	3,809,164.56	
Fireman's Fund	3,202,772.46	718,707.58
Federal	355,419.56	786,053.57
Georgia Home	476,091.02	
German (Freeport)	3,617,035.09	
German Alliance	493,097.42	
German American	5,675,769.96	
Germania Fire	2,568,527.57	
Glens Falls	1,433,779.12	
Globe and Rutgers	2,637,855.05	
Hanover Fire	2,645,149.21	
Hartford Fire	12,936,113.40	
Home of New York	8,415,824.24	267,446.41
Indemnity Fire	287,006.61	
Indianapolis Fire	348,437.64	
Insurance Company of North America	5,301,568.15	1,865,012.81
Jefferson Fire	77,873.51	
Keystone Mutual Fire	245,198.59	
Miller's Mutual Fire	25,457.01	
Milwaukee Mechanics	1,519,210.31	
Manton Mutual Fire	187,856.07	
National Fire	4,396,219.97	
National Union	1,174,760.87	
New Hampshire Fire	1,739,745.13	
Niagara Fire	2,709,979.10	
North German Fire	454,362.68	
North River	1,412,580.68	
New York Fire	499,126.33	
Orient Insurance Company	1,123,720.89	

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

COMPANIES.

Interest, Dividends and Rents.	From Other Sources.	Total Income.	Excess of Income Over Expenditures.	Excess of Expenditures Over Income.
$	$ 85.50	$ 969.13	$ 24.70	$
		403.98	107.74	
4,364.56	13,000.00	40,621.51	14,604.11	
		848.40	574.25	
		646.06	42.23	
		1,258.16	354.37	
3,155.06		33,370.70	11,595.98	
		810.84	37.82	
7,284.85		79,612.28	26,382.50	
4,490.30	25,000.00	104,123.74	58,528.95	
9,243.91		26,076.62	2,764.88	
10,186.42	13.85	84,958.24	21,502.11	
		168.00		955.50
5,784.65		75,209.49	14,915.76	
13,403.13	41,072.14	243,220.89	89,791.04	
3,842.49		40,327.24	11,826.58	
		1,956.66		24.06
61,755.37	79,171.49	734,581.94	253,053.02	24.06

OTHER STATES.

579,808.00	95,228.10	6,761,983.22	989,895.79	
107,302.38	32,054.10	1,484,185.60	285,152.07	
203,454.66	196,485.28	2,688,908.30	790,528.95	
173,644.19	7,531.25	2,203,203.65	306,509.24	
24,027.63	738.00	658,805.85	111,126.00	
113,966.41	34,001.31	1,917,004.09	170,175.01	
42,668.49	5,005.50	485,654.00	258,709.42	
30,316.64	521.25	477,097.97	64,577.44	
14,737.31	3,210.00	105,813.60	20,022.34	
20,764.82		521,220.38		4,192.84
13,675.65	53.12	445,245.65	83,362.06	
24,233.74	25,000.00	530,588.98	90,141.47	
58,692.90	1,251.07	933,720.16	260,969.17	
615,679.53	551,907.00	7,160,756.14	1,874,312.66	
69,490.50	7,006.16	1,007,371.13	119,248.32	
31,968.63	7,349.73	660,143.57	84,426.84	
22,722.03	171,991.62	694,330.90	442,137.34	
9,094.82	7,235.18	144,983.59	29,588.28	
44,048.77	5,844.40	874,947.68	52,947.88	
279,616.20	5,907.49	4,094,688.25	451,504.79	
257,293.63	1,011.25	4,179,784.92	664,004.62	
64,826.96	656.88	1,206,956.97	154,973.21	
41,200.95	2,232.90	519,524.87		8,765.99
231,564.22	30,395.84	3,878,995.15	672,307.38	
52,756.89	26,168.33	572,022.64	113,214.15	
516,931.12	157,998.14	6,350,699.22	1,259,148.97	
245,088.15	2,860.65	2,816,476.37	456,925.40	
193,551.57	1,049.01	1,628,379.70	341,857.37	
96,586.91	28,207.50	2,762,649.46	1,111,346.97	
161,580.09	98,417.00	2,905,146.30	308,843.52	
518,586.62	17,248.99	13,471,949.01	2,239,025.53	
824,501.86	28,976.28	9,536,748.79	1,743,778.44	
14,162.68	50.00	301,219.29	59,056.78	
20,417.25		368,854.89	47,344.13	
458,177.39	57,349.94	7,682,108.29	988,871.38	
23,780.12	410.20	102,063.83	12,845.61	
8,295.27		253,493.86	45,829.82	
4,994.57	59,561.20	90,012.79	12,851.12	
124,466.21	14,640.82	1,658,317.34	333,331.00	
5,740.59		193,596.66	41,066.26	
261,092.99		4,657,312.96	792,937.33	
80,253.41	764.31	1,255,778.59	277,052.90	
146,187.26	2,902.44	1,888,834.83	233,586.22	
157,696.26	29,580.63	2,897,255.99	457,160.36	
12,397.34		466,760.02	96,968.26	
67,275.06	11,837.01	1,491,692.75	342,966.19	
14,579.58		513,705.91	32,920.62	
71,292.87		1,195,013.76	160,711.71	

TABLE No. III—

SHOWING THE INCOME OF FIRE AND MARINE INSURANCE COMPANIES (LICENSED

.COMPANIES OF OTHER

Name of Company.	Fire Premiums.	Marine and Inland Premiums.
Pennsylvania Fire	$ 2,994,350.47	$
Peter Cooper Fire	296,423.29	
Petersburg Savings and Insurance	86,952.44	
Phenix (Brooklyn)	5,998,424.68	
Phœnix (Hartford)	4,058,048.47	
Providence-Washington	2,105,640.93	350,765.70
Queen of America	3,439,220.95	
Rochester German	1,119,044.94	
Saint Paul Fire and Marine	3,202,098.95	400,405.58
Security Fire	475,777.46	
Southern Fire	38,508.39	
Security (New Haven)	995,208.21	
Springfield Fire and Marine	3,788,136.08	
Stuyvesant Fire	416,806.94	
Sun (New Orleans)	352,720.21	14,119.48
Teutonia	664,406.01	20,342.30
Traders (Chicago)	1,585,494.66	
United States Fire	685,928.37	
United Firemen's	569,996.80	
Virginia Fire and Marine	576,494.60	
Virginia State	448,824.84	
Westchester Fire	2,092,820.09	
Williamsburg City	1,183,501.18	
Total	132,870,845.87	4,898,852.01

COMPANIES OF

Atlas Assurance (Limited)	1,429,969.06	
British America	1,252,598.13	206,473.15
Caledonian	1,378,671.46	
Cologne Re-insurance	581,784.18	
Commercial Union	3,118,096.87	193,632.13
Hamburg-Bremen	1,801,399.36	
Liverpool and London and Globe	6,804,856.63	
London Assurance	1,579,639.65	363,639.70
London and Lancashire	2,089,178.11	
Moscow Fire	888,270.85	
Munich Re-insurance	3,413,629.15	
North British and Mercantile	3,885,413.10	
Northern Assurance	2,437,446.68	
Norwich Union	2,103,947.92	
Palatine (London)	1,415,367.08	
Phœnix Assurance	2,445,992.48	
Prussian National	808,710.97	1,982.82
Rossia	2,122,642.55	
Royal Insurance Company	5,280,222.92	
Royal Exchange Assurance	1,148,830.17	
Salamandra	1,272,907.22	
Scottish Union and National	1,884,440.54	
Skandia	825,854.68	
Sun Insurance Office	2,396,977.27	
Union Assurance Society	1,040,141.96	
Western Assurance	2,057,498.00	405,027.25
Total	55,364,488.99	1,170,755.05

RECAPITU

Home Companies	593,655.08	
Companies of other States	132,870,845.87	4,898,852.01
Foreign Companies	55,364,488.99	1,170,755.05
Grand total	188,828,989.94	6,069,607.06

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

STATES—CONTINUED.

Interest, Dividends and Rents.	From Other Sources.	Total Income.	Excess of Income Over Expenditures.	Excess of Expenditures Over Income.
$ 246,636.90	$ 12,209.81	$ 3,253,197.18	$ 610,470.60	$
11,882.00		308,305.29	55,980.75	
125,282.19	10,712.34	222,946.97	39,617.00	
261,524.98	54,187.93	6,314,137.59	899,164.25	
268,374.97	14,733.62	4,341,157.06	651,947.75	
103,460.47		2,559,876.10	307,217.92	
219,782.76	13,425.17	3,672,428.88	628,287.53	
45,476.27	8,538.01	1,173,059.22	155,738.89	
201,729.90	28,820.82	3,833,055.25	556,986.13	
8,616.42	2,670.00	487,063.88	96,397.20	
3,629.90	110,343.17	260,937.37	219,784.32	
65,841.12	5,890.00	1,066,939.33	169,574.71	
230,251.32	255,165.78	4,273,553.18	775,594.03	
15,757.92	371.00	432,935.86	130,440.00	
40,277.50	183,164.70	590,274.89	44,925.47	
22,560.76	2,654.98	709,964.05	77,234.17	
112,298.70	112,926.84	1,810,720.20	361,830.51	
25,049.08		710,977.45	82,395.58	
75,582.37	7,525.30	653,104.47	54,680.61	
42,500.56	945.21	619,940.37	76,018.42	
23,379.16	50,000.00	522,204.00		10,501.66
128,969.13	116,063.92	2,337,853.14	480,290.75	
126,681.52	127,361.00	1,437,543.70	292,461.80	
9,560,737.02	2,848,379.48	150,178,814.38	26,248,790.71	23,460.49

FOREIGN COUNTRIES.

50,455.95	5,006.25	1,485,431.26	171,093.91	
35,764.10		1,494,835.38	120,240.76	
84,740.72		1,463,412.18	79,443.77	
22,822.36	111,158.37	715,764.91	54,103.45	
203,771.08	2,589.33	3,518,089.41		285,069.33
69,029.56	115,586.28	1,994,685.20	78,044.02	
406,901.94	127,579.20	7,339,337.77	202,315.80	
93,042.94	207.68	2,036,529.97	101,785.79	
107,857.29	1,582.34	2,198,617.74	198,697.85	
37,384.43		925,655.28	201,524.75	
142,612.84	31,343.75	3,587,585.74	401,275.42	
204,128.99	6,725.65	4,096,267.74	32,666.19	
124,725.77	1,067.72	2,563,240.17		179,538.48
83,273.55	5,050.25	2,192,271.72	11,764.47	
56,650.85		1,472,017.93	242,965.34	
95,195.92	156,981.62	2,698,170.02	280,701.24	
37,100.36	262.14	848,056.49	152,409.97	
47,303.04	11,045.00	2,180,990.59	876,418.22	
369,748.59	1,169,031.37	6,819,002.88	24,437.56	
79,710.75	254,454.32	1,482,995.24		123,411.34
41,511.96		1,314,419.18	72,267.45	
196,507.29	3,041.76	2,083,989.59	376,590.36	
35,606.19	692.07	862,152.94		59,437.09
119,541.20	11,980.27	2,528,498.74		18,247.36
60,395.42	27,105.00	1,127,642.38		7,736.55
67,587.04	3,863.21	2,533,975.50	36,021.25	
2,873,370.13	2,046,351.58	61,454,965.75	3,714,767.57	673,440.15

LATION.

61,755.37	79,171.49	734,581.94	253,053.02	979.56
9,560,737.02	2,848,379.48	150,178,814.38	26,248,790.71	23,460.49
2,873,370.13	2,046,351.58	61,454,965.75	3,714,767.57	673,440.15
12,495,862.52	4,973,902.55	222,368,362.07	30,216,611.20	697,880.20

TABLE No. IV—

SHOWING THE CHARACTER OF THE DISBURSEMENTS OF FIRE AND MARINE INSURANCE COMPA

NORTH CAROLINA

Name of Company.	Losses.	
	Fire.	Marine and Inland.
Cabarrus Mutual Fire	$ 719.50	$
Caldwell County Farmers Mutual	176.84	
Carolina Insurance Company	13,903.97	
Davidson County Mutual	183.38	
Farmers Mutual Fire Association		
Gaston County Farmers Mutual	903.79	
Home Insurance Company of Greensboro	8,312.55	
Mecklenburg Farmers Mutual	607.50	
North Carolina Home	29,647.89	
North State Fire	17,917.09	
Pamlico Insurance and Banking	10,230.20	
Piedmont Fire	37,441.26	
Rowan Mutual Fire	991.50	
Southern Stock Fire	31,357.90	
Southern Underwriters	67,808.13	
Underwriters of Greensboro	10,752.67	
Union County Farmers Mutual	1,666.00	
Total	232,620.17	

COMPANIES OF

Ætna Insurance Company	2,733,621.42	215,070.75
Agricultural	604,041.03	
American (Newark)	952,987.79	
American Central	990,103.01	
American (Boston)	279,825.97	
American Fire (Philadelphia)	939,856.05	
Alliance Insurance Company	67,534.51	30,306.30
Assurance Company of America	240,785.43	
Atlanta Home	35,847.59	
Atlanta-Birmingham	263,161.95	
British American	211,168.29	
Citizens (St. Louis)	253,180.32	
Camden Fire	347,173.80	
Continental	2,663,444.14	
Delaware	433,123.93	
Dutchess	338,645.62	
Eagle Fire	53,358.88	
Equitable of South Carolina	63,997.50	
Equitable Fire and Marine	444,926.65	20,059.65
Fire Association of Philadelphia	1,987,604.10	
Fireman's Fund	1,622,158.47	491,706.75
Federal	148,873.57	470,929.58
Georgia Home	225,925.17	
German (Freeport)	1,784,820.81	
German Alliance	269,072.38	
German American	2,673,238.68	
Germania Fire	1,190,651.15	
Glens Falls	624,839.43	
Globe and Rutgers	1,143,124.70	
Hanover Fire	1,439,686.21	
Hartford Fire	6,208,551.71	
Home of New York	4,100,088.58	140,160.87
Indemnity Fire	142,612.73	
Indianapolis Fire	164,124.37	
Insurance Company of North America	2,613,277.89	1,214,028.71
Jefferson Fire	39,112.73	
Keystone Mutual Fire	8,182.60	
Miller's Mutual Fire	61,649.90	
Milwaukee Mechanics	592,775.83	
Manton Mutual Fire	6,493.15	
National Fire	2,040,620.94	
National Union	490,347.18	
New Hampshire Fire	873,472.39	
Niagara Fire	1,297,331.84	
North German Fire	239,560.92	
North River	522,943.15	
New York Fire	231,657.17	1,410.93

DISBURSEMENTS.

NIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

COMPANIES.

Interest and Dividends.	Commissions.	Salaries of Officers and Other Employes.	Taxes and Fees.	All Other Expenditures.	Total Disbursements.
$	$	$ 168.05	$ 43.93	$ 13.15	$ 944.63
		45.00	50.00	24.40	296.24
2,994.00	5,106.16	150.00	1,339.39	1,731.88	25,225.40
		30.66	40.61	19.49	274.14
		400.00	119.37	85.46	604.83
					903.79
3,000.00			627.42	13,846.85	25,786.82
		81.25	58.88	25.39	773.02
1,083.82	8,340.68	5,636.01	1,571.58	6,949.80	53,229.78
	14,416.10	4,149.96	505.32	8,606.32	45,594.79
3,396.00	3,252.98	4,209.89	383.93	3,238.74	24,711.74
3,000.00	10,772.18	5,912.31	1,369.44	4,961.14	63,456.33
		14.00	24.00	94.00	1,123.50
				28,935.83	60,293.73
5,250.00			789.00	79,584.72	153,431.85
2,250.00			161.58	15,334.41	28,498.66
		152.95	127.28	34.49	1,980.72
20,973.82	41,888.10	20,950.08	7,211.73	163,486.07	487,129.97

OTHER STATES.

670,000.00	1,039,229.15	376,947.38	159,720.09	577,498.64	5,772,087.43
50,000.00	292,737.67	95,169.42	52,144.67	104,940.74	1,199,033.43
96,040.02	472,773.88	122,835.19	73,438.70	180,303.77	1,898,379.35
120,000.00	386,672.37	102,271.83	48,049.97	249,597.23	1,896,694.41
21,000.00	156,562.55	23,619.89	16,153.05	50,778.39	547,939.85
30,000.00	403,453.93	70,920.16	50,800.76	241,798.18	1,736,829.08
	89,993.94	21,962.38	3,681.96	23,465.49	236,944.58
	138,452.21	1,595.00	18,659.63	13,028.26	412,520.53
12,000.00	14,624.65	11,001.00	4,189.70	8,128.32	85,791.26
26,567.10	129,253.55	64,354.09	22,402.51	19,574.02	525,313.22
	122,989.43	8,862.32	6,220.54	12,643.01	361,883.59
	88,563.62	38,269.35	16,308.66	44,125.56	440,447.51
29,983.00	222,975.93	25,640.16	13,029.52	33,948.58	672,750.99
360,324.80	1,294,683.50	409,161.45	166,926.92	391,902.68	5,286,443.49
42,172.50	248,842.91	64,488.60	24,453.77	75,041.10	888,122.81
12,000.00	170,650.83	24,752.95	12,735.75	16,931.58	575,716.73
80.00	103,968.49	31,893.91	9,880.39	53,011.89	252,951.63
		39,657.30	4,548.46	7,192.05	115,395.31
28,000.00	177,144.70	53,927.84	26,803.09	71,137.87	821,999.80
200,000.00	955,817.31	241,683.77	96,210.06	161,868.22	3,643,183.46
120,000.00	588,948.20	319,364.94	92,221.83	280,779.35	3,515,779.54
50,000.00	255,817.37	66,362.16	24,352.31	35,658.77	1,051,983.76
18,000.00	93,269.69	75,458.59	21,812.76	93,824.65	528,290.86
40,000.00	951,017.40	160,033.99	88,910.67	181,904.86	3,206,687.73
40,000.00	134,214.36	4,780.00	10,741.75		458,808.49
450,000.00	1,024,337.84	236,199.70	166,408.02	541,366.15	5,091,550.39
200,000.00	551,507.42	182,388.42	82,366.79	152,637.19	2,359,550.97
70,000.00	321,963.60	105,209.69	66,503.39	98,006.22	1,286,522.33
64,000.00	448,415.87	63,081.04	44,226.51	88,454.37	1,851,302.49
80,000.00	535,762.06	203,650.81	81,548.48	255,655.22	2,596,302.78
573,203.56	2,370,320.42	781,583.41	296,895.50	1,002,368.88	11,232,923.48
600,000.00	1,604,290.34	515,435.75	105,050.85	807,943.96	7,872,970.35
	54,066.33	19,292.74	10,212.78	15,977.93	242,162.51
12,000.00	85,065.43	25,365.22	10,491.34	24,464.40	321,510.76
360,076.20	1,480,806.74	447,939.35	174,230.35	502,877.67	6,693,236.91
12,000.00	25,015.04	6,276.99	2,072.32	5,231.29	89,218.21
164,729.38		10,599.71	820.33	23,241.62	207,573.64
		3,914.53	441.73	11,155.51	77,161.67
80,000.00	372,578.58	99,447.93	58,823.70	121,360.30	1,324,986.34
119,201.86		8,257.66	629.07	17,948.66	152,530.40
120,000.00	830,217.21	327,321.53	160,672.20	385,543.75	3,864,375.63
	262,578.14	100,477.70	55,822.51	69,500.16	978,725.69
100,000.00	421,948.48	76,301.99	52,374.46	131,151.33	1,655,248.65
99,940.00	538,909.30	225,205.87	102,607.31	176,101.31	2,440,095.63
12,000.00	89,897.72	4,279.39	11,475.50	12,578.23	369,791.76
32,212.75	384,530.27	104,930.89	30,254.70	73,854.78	1,148,726.54
14,000.00	121,759.07	42,346.62	11,446.82	58,164.68	480,785.29

TABLE No. IV—

SHOWING THE CHARACTER OF THE DISBURSEMENTS OF FIRE AND MARINE INSURANCE COMPA

COMPANIES OF OTHER

Name of Company.	Losses.	
	Fire.	Marine and Inland.
Orient Insurance Company	$ 534,776.05	$ 145.44
Pennsylvania Fire	1,473,826.72	
Peter Cooper Fire	113,315.66	
Petersburg Savings and Insurance	38,661.08	
Phenix (Brooklyn)	2,954,238.54	
Phœnix (Hartford)	1,843,335.89	
Providence (Washington)	1,047,089.16	249,760.62
Queen of America	1,728,907.06	
Rochester German	503,909.13	
Saint Paul Fire and Marine	1,646,178.78	333,767.07
Security Fire	198,397.41	
Southern Fire	7,700.36	
Security (New Haven)	439,840.24	16,469.29
Springfield Fire and Marine	1,725,182.94	
Stuyvesant Fire	178,810.23	
Sun (New Orleans)	179,764.87	3,678.19
Teutonia	360,949.50	6,912.81
Traders (Chicago)	773,253.36	
United States Fire	357,238.33	
United Firemen's	231,118.11	
Virginia Fire and Marine	339,378.84	
Virginia State	353,820.06	
Westchester Fire	958,433.08	
Williamsburg City	538,100.41	
Total	63,156,992.22	3,194,406.96

COMPANIES OF

Atlas Assurance (Limited)	661,181.85	
British America	634,662.29	214,264.15
Caledonian	648,106.62	
Cologne Re-insurance	326,255.75	
Commercial Union	1,680,334.71	272,482.93
Hamburg-Bremen	1,068,771.02	
Liverpool and London and Globe	3,548,679.91	
London Assurance	687,504.30	210,890.07
London and Lancashire	933,842.85	
Moscow Fire	467,284.30	
Munich Re-insurance	2,049,052.85	
North British and Mercantile	1,889,630.41	
Northern Assurance	1,165,980.51	
Norwich Union	1,131,066.16	
Palatine (London)	664,573.65	
Phœnix Assurance	1,380,924.40	
Prussian National	389,466.63	60.21
Rossia	685,269.91	
Royal Insurance Company	2,588,066.82	
Royal Exchange Assurance	813,589.24	
Salamandra	682,386.31	
Scottish Union and National	972,066.31	
Skandia	451,270.92	
Sun Insurance Office	1,132,125.86	
Union Assurance Society	515,749.16	
Western Assurance	1,140,244.14	403,219.93
Total	28,268,076.88	1,100,917.29

RECAPITU

Home Companies	232,620.17	
Companies of other States	63,156,992.22	3,194,406.96
Foreign Companies	28,268,076.88	1,100,917.29
Grand total	91,657,689.27	4,295,324.25

DISBURSEMENTS.

NIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

STATES—CONTINUED.

Interest and Dividends.	Commissions.	Salaries of Officers and Other Employes.	Taxes and Fees.	All Other Expenditures.	Total Disbursements.
$ 100,000.00	$ 248,000.61	$ 59,617.64	$ 29,229.99	$ 62,552.32	$ 1,034,322.05
120,000.00	593,446.71	180,000.00	83,306.93	192,146.22	2,642,726.58
15,000.00	111,322.82	7,357.11	899.94	4,429.01	252,324.54
78,916.06	14,052.92	23,366.77	14,458.35	13,874.79	183,329.97
150,000.00	1,177,683.33	441,819.76	144,215.23	547,011.48	5,414,973.34
283,000.00	811,829.06	232,687.98	98,918.56	419,437.82	3,689,209.31
50,000.00	494,461.59	149,598.70	58,069.86	202,076.25	2,251,056.18
100,000.00	634,027.41	246,116.57	84,453.20	250,637.11	3,044,141.35
20,000.00	300,380.03	38,007.37	37,417.73	70,606.07	1,017,320.33
50,000.00	815,433.66	108,484.25	96,289.62	225,915.64	3,276,069.12
----------	----------	170,045.70	22,223.57	----------	390,666.68
----------	7,307.47	5,558.76	1,125.21	19,454.25	41,156.05
32,000.00	242,760.32	136,070.91	24,872.00	5,351.86	897,364.62
200,000.00	727,406.12	168,859.55	133,364.78	543,145.76	3,497,959.15
----------	107,581.97	4,700.00	3,985.60	7,418.06	302,495.86
49,660.00	64,166.08	24,000.00	11,357.09	195,321.19	545,349.42
24,530.00	141,436.51	18,428.34	20,814.13	59,658.59	632,729.88
50,000.00	382,906.25	96,636.55	58,468.65	87,624.88	1,448,889.69
----------	235,455.68	19,080.16	11,383.09	5,424.61	628,581.87
30,000.00	130,048.59	35,637.47	16,080.95	65,538.74	508,423.86
20,000.00	112,677.16	20,370.00	18,679.90	32,816.05	543,921.95
11,986.50	99,540.16	25,518.76	7,764.31	35,075.87	533,705.66
60,000.00	441,222.79	139,763.00	14,704.51	243,539.11	1,857,562.49
75,000.00	297,461.90	100,595.36	32,295.28	101,618.95	1,145,081.90
6,649,623.73	28,247,236.64	8,496,841.52	3,614,150.59	10,889,341.45	124,248,593.11

FOREIGN COUNTRIES.

----------	300,963.28	116,231.27	48,883.31	187,077.64	1,314,337.35
----------	263,830.10	72,138.87	63,108.97	126,590.24	1,374,594.62
----------	325,410.24	101,099.12	41,540.55	259,811.88	1,383,968.41
----------	211,476.45	----------	7,004.36	116,925.00	661,661.56
----------	677,718.14	165,212.10	105,945.06	901,465.80	3,803,158.74
----------	366,567.67	159,403.83	48,331.33	273,567.33	1,916,641.18
----------	1,117,097.36	408,691.51	228,389.88	1,834,163.31	7,137,021.97
----------	397,734.96	125,317.26	59,062.72	454,234.87	1,934,744.18
----------	382,433.93	158,934.32	70,848.91	453,859.88	1,999,919.89
----------	248,122.84	----------	7,397.44	1,325.85	724,130.43
----------	978,761.24	16,725.00	8,328.53	133,442.70	3,186,310.32
----------	771,191.78	281,338.00	110,699.39	1,000,741.97	4,063,601.55
----------	539,755.10	153,493.88	79,128.77	804,320.39	2,742,778.65
----------	427,549.89	153,800.91	62,528.11	405,562.18	2,180,507.25
----------	308,213.44	79,212.64	51,980.58	124,378.08	1,229,052.59
----------	459,151.69	180,475.81	79,046.10	317,870.78	2,417,468.78
----------	170,101.29	70,684.29	24,740.92	40,593.18	695,646.52
----------	580,287.65	20,917.93	2,726.22	15,370.66	1,304,572.37
----------	907,346.11	390,480.11	203,215.91	2,705,456.37	6,794,565.32
----------	370,978.98	114,690.00	10,200.00	296,950.36	1,606,406.58
----------	382,824.40	1,265.78	15,546.49	160,128.75	1,242,151.73
----------	404,571.65	104,046.03	83,428.06	192,487.18	1,686,599.23
----------	251,671.14	----------	1,181.70	217,466.27	921,590.03
----------	553,308.76	125,249.78	70,333.74	665,727.96	2,546,746.10
----------	267,058.17	49,034.79	35,043.76	268,493.05	1,135,378.93
----------	500,517.06	80,470.75	96,043.28	277,459.09	2,497,954.25
----------	12,163,446.76	3,128,913.98	1,614,684.09	12,224,470.53	58,501,509.53

LATION.

20,973.82	41,888.10	20,950.08	7,211.73	163,486.07	487,129.97
6,649,623.73	28,247,236.64	8,496,841.52	3,614,150.59	10,889,341.45	124,248,593.11
----------	12,163,446.76	3,128,913.98	1,614,684.09	12,224,470.53	58,501,509.53
6,670,597.55	40,452,571.50	11,646,705.58	5,236,046.41	23,277,298.05	183,237,232.61

TABLE No. V—RISKS AND

SHOWING RISKS IN FORCE AT BEGINNING OF YEAR, WRITTEN DURING THE YEAR, AND GROSS AND PREMIUMS THEREON, AMOUNT RE-INSURED,

NORTH CAROLINA

Name of Company.	Risks in Force at Beginning of Year.	Risks Written During Year.
Cabarrus Mutual Fire	$ 596,425.00	$ 37,216.00
Caldwell County Farmers Mutual		84,728.00
Carolina Insurance Company	3,419,890.00	1,965,274.00
Davidson County Mutual	440,912.00	9,275.00
Farmers Mutual Fire Association		
Gaston County Farmers Mutual	457,723.00	36,281.00
Home Insurance Company of Greensboro	1,797,515.00	1,970,342.00
Mecklenburg Farmers Mutual	368,685.00	3,432.50
North Carolina Home	9,163,972.54	5,298,172.84
North State Fire		4,687,589.00
Pamlico Insurance and Banking	826,483.00	843,100.44
Piedmont Fire	5,508,535.00	5,033,099.00
Rowan Mutual Fire		134,400.00
Southern Stock Mutual	7,200,669.00	5,092,358.00
Southern Underwriters	13,827,193.00	13,572,125.00
Underwriters of Greensboro	3,010,425.00	2,535,174.00
Union County Farmers Mutual		35,860.00
Total	46,618,427.54	41,338,427.78

COMPANIES OF

Ætna Insurance Company	777,046,234.00	588,013,368.00
Agricultural	276,954,000.00	183,949,800.00
American (Newark)	421,688,282.00	273,740,868.00
American Central	269,915,730.00	226,846,319.00
American (Boston)	77,123,509.00	67,444,725.00
American Fire (Philadelphia)	227,526,207.00	175,867,425.00
Alliance Insurance Company		37,800,828.00
Assurance Company of America	54,748,257.00	54,869,084.00
Atlanta Home	6,022,042.00	7,734,588.00
Atlanta-Birmingham	31,281,137.00	52,753,393.00
British-American	38,065,632.00	48,842,871.00
Citizens (St. Louis)	176,281,754.00	157,663,124.00
Camden Fire	67,827,467.00	88,323,742.00
Continental	1,098,063,692.00	705,379,930.00
Delaware	137,719,744.00	101,866,727.00
Dutchess	77,820,940.00	60,647,461.00
Eagle Fire		52,202,808.00
Equitable of South Carolina	8,844,720.00	15,991,661.00
Equitable Fire and Marine	93,710,169.00	73,780,821.00
Fire Association of Philadelphia	502,479,657.00	400,400,690.00
Fireman's Fund	481,668,538.00	358,744,046.00
Federal	27,503,159.00	39,648,234.00
Georgia Home	45,677,175.00	40,510,413.00
German (Freeport)	512,672,739.00	342,411,396.00
German Alliance	60,976,044.00	58,605,964.00
German American	1,124,415,342.00	930,972,086.00
Germania Fire	548,907,137.00	345,671,742.00
Glens Falls	262,588,573.00	161,705,658.00
Globe and Rutgers	183,813,752.00	274,160,347.00
Hanover Fire	474,290,351.00	363,485,446.00
Hartford Fire	1,466,838,679.00	1,284,160,498.00
Home of New York	1,298,270,327.00	1,250,763,418.00
Indemnity Fire	33,064,188.00	30,645,274.00
Indianapolis Fire	27,866,989.00	31,822,770.00
Insurance Company of North America	732,393,417.00	550,828,955.00
Jefferson Fire	8,502,831.00	6,980,342.00
Keystone Mutual Fire	20,239,302.00	26,788,929.00
Miller's Mutual Fire	2,923,275.00	783,198.00
Milwaukee Mechanics	232,004,585.00	164,146,508.00
Manton Mutual Fire	14,639,523.00	20,422,087.00
National Fire	710,964,804.00	578,007,091.00
National Union	114,928,845.00	135,258,163.00
New Hampshire Fire	257,399,795.00	165,057,015.00
Niagara Fire	410,229,644.00	311,383,182.00
North German Fire	33,962,199.00	54,479,255.00
North River	136,163,601.00	185,201,189.00
New York Fire	41,886,776.00	52,414,139.00

PREMIUMS, FIRE, 1905.

PREMIUMS RECEIVED, RISKS TERMINATED DURING THE YEAR, RISKS IN FORCE AT END OF YEAR, AND LOSSES INCURRED DURING THE YEAR 1905.

COMPANIES.

Gross Premiums on Risks Written in 1905.	Risks Terminated During the Year.	Risks in Force at End of Year.	Premiums Thereon.	Amount Re-insured.	Losses Incurred.
$ 883.63	$ 35,566.00	$ 598,075.00	$	$	$ 999.50
423.64		84,728.00	423.64		176.84
37,710.44	1,431,447.00	3,953,717.00	76,434.75	499,283.00	14,381.97
848.40		450,187.00			183.38
29,489.86		6,860,447.00			17,011.99
1,258.16	26,198.00	467,806.00			903.79
35,862.73	1,393,000.00	2,374,857.00	42,368.49	152,901.00	8,312.55
810.00		372,117.00			607.50
123,080.27	4,249,358.16	10,212,789.22	186,962.33	5,412,777.22	51,996.24
99,937.14	635,845.00	4,051,744.00	87,072.97	701,699.00	21,024.15
20,934.01	587,628.00	1,081,955.44	23,122.82	34,715.00	10,530.20
99,618.26	4,119,190.00	6,402,444.00	134,342.12	1,604,935.00	46,453.33
168.00					991.50
86,617.18	4,446,761.00	7,846,266.00	130,070.48	653,176.00	31,357.90
237,712.12	9,746,292.00	17,653,026.00	303,586.25	1,704,550.00	81,890.66
44,825.51	2,245,875.00	3,299,724.00	57,700.92	229,750.00	10,752.67
1,956.66					1,666.00
812,136.01	28,934,160.16	65,709,882.66	1,042,084.77	10,993,786.22	299,230.17

OTHER STATES.

7,804,535.52	529,366,474.00	835,693,128.00	10,491,994.41	103,306,166.00	2,614,602.67
1,953,482.00	166,023,000.00	294,880,800.00	2,937,005.00	15,828,500.00	617,650.00
2,947,174.62	216,575,711.00	478,853,439.00	5,215,806.76	31,430,979.00	915,018.52
2,936,148.54	201,255,280.00	295,506,769.00	3,571,018.50	33,949,280.00	1,014,598.07
883,375.66	58,331,243.00	86,236,991.00	1,070,518.29	33,702,539.00	279,005.00
2,224,237.34	154,373,540.00	249,020,092.00	3,006,838.86	19,437,820.00	920,239.32
432,353.26	7,894,344.00	29,906,484.00	353,378.71	2,155,476.00	89,314.81
659,766.13	51,231,234.00	58,386,107.00	708,566.86	6,102,038.00	228,540.43
115,392.48	5,820,234.00	7,936,396.00	128,641.45	768,526.00	35,592.59
787,773.97	41,274,853.00	42,759,676.00	680,939.69	6,613,512.00	261,519.60
986,841.52	39,777,509.00	47,130,994.00	552,571.70	3,447,913.00	217,304.11
2,183,695.99	143,493,089.00	190,451,789.00	2,570,171.41	139,801,669.00	245,731.80
1,140,912.14	58,266,559.00	97,884,650.00	1,213,660.88	5,562,797.00	365,858.29
7,035,782.54	654,086,230.00	1,149,357,392.00	12,176,194.68	41,206,402.00	2,581,108.26
1,253,545.94	92,598,140.00	146,988,331.00	1,692,875.26	21,503,611.00	429,143.58
814,785.42	56,247,969.00	82,219,982.00	1,029,033.10	6,278,602.00	335,177.30
669,096.27	10,563,053.00	41,639,755.00	548,486.15	4,092,215.00	95,099.50
183,047.54	14,724,559.00	10,111,822.00	186,821.60	1,412,225.00	62,058.84
989,301.85	69,362,193.00	98,128,797.00	1,217,043.64	4,893,491.00	434,800.91
5,055,883.33	390,567,797.00	512,312,550.00	6,255,293.43	47,865,771.00	1,897,230.34
4,601,115.43	362,891,639.00	477,520,945.00	5,896,347.77	62,224,516.00	1,649,320.97
503,928.64	28,833,071.00	38,318,322.00	488,910.30	4,979,915.00	151,230.57
684,680.58	35,244,027.00	50,943,561.00	795,690.11	6,075,537.00	227,416.72
4,521,278.43	276,979,086.00	578,105,049.00	7,178,200.44	13,889,200.00	1,781,817.29
610,848.83	54,134,205.00	65,447,803.00	669,761.91		255,463.21
9,072,148.19	815,160,724.00	1,240,226,704.00	11,675,788.06	231,379,107.00	2,562,835.31
3,399,943.52	299,853,132.00	594,725,747.00	5,631,109.59	46,287,344.00	1,163,247.84
1,907,154.18	139,939,433.00	284,354,798.00	3,188,604.39	27,215,101.00	605,023.82
3,602,597.40	205,931,877.00	252,042,222.00	3,543,307.41	12,731,382.00	1,288,886.69
3,713,023.79	358,169,465.00	479,606,331.00	4,651,380.56	57,907,308.00	1,412,160,61
16,024,042.25	1,122,875,866.00	1,628,123,311.00	19,643,638.67	45,326,902.00	6,356,842.17
12,727,720.23	941,389,377.00	1,607,644,368.00	15,969,970.00	245,498,503.00	4,100,175.20
408,756.79	26,693,224.00	37,016,238.00	467,115.90	7,299,640.00	142,961.87
454,810.74	25,267,367.00	34,422,392.00	483,028.36	2,586,404.00	191,367.53
6,745,052.84	521,079,318.00	762,143,054.00	9,212,915.91	58,519,281.00	2,547,277.89
90,843.84	6,723,246.00	8,759,927.00	109,135.43	60,350.00	33,727.30
257,814.13	23,185,574.00	23,842,657.00	229,201.41		9,832.52
127,307.53	551,295.00	3,155,295.00	488,772.53		66,599.90
2,072,403.85	138,128,258.00	258,022,835.00	3,122,104.80	30,331,939.00	595,418.64
198,179.60	17,001,858.00	18,059,752.00	175,576.70		7,569.74
6,526,518.36	540,666,708.00	748,305,187.00	8,381,271.34	139,105,116.00	2,017,144.87
1,759,022.15	91,227,151.00	158,959,857.00	1,985,827.92	25,596,910.00	507,320.56
2,087,832.33	159,505,884.00	262,950,926.00	3,116,984.53	19,079,535.00	872,248.39
3,582,555.07	281,415,972.00	440,196,854.00	4,695,150.43	51,790,738.00	1,286,659.61
878,099.83	42,981,965.00	45,459,489.00	731,459.35	10,756,536.00	234,842.95
2,005,095.51	137,199,274.00	184,165,516.00	1,980,795.71	46,587,551.00	536,428.27
650,631.84	43,581,964.00	50,720,951.00	591,147.95	3,881,929.00	258,610.86

TABLE No. V—RISKS AND

SHOWING RISKS IN FORCE AT BEGINNING OF YEAR, WRITTEN DURING THE YEAR, AND GROSS AND PREMIUMS THEREON, AMOUNT RE-INSURED,

COMPANIES OF OTHER

Name of Company.	Risks in Force at Beginning of Year.	Risks Written During Year.
Orient Insurance Company	$ 170,987,703.00	$ 133,808,125.00
Pennsylvania Fire	503,357,977.00	331,287,977.00
Peter Cooper Fire	25,426,707.00	30,497,749.00
Petersburg Savings and Insurance	6,996,463.00	6,913,798.00
Phenix (Brooklyn)	842,818,742.00	613,279,684.00
Phœnix (Hartford)	589,796,562.00	502,520,534.00
Providence-Washington	289,750,276.00	286,604,232.00
Queen of America	450,764,275.00	355,352,547.00
Rochester German	150,157,348.00	129,888,456.00
Saint Paul Fire and Marine	301,645,303.00	228,950,719.00
Security Fire (Baltimore)	25,607,471.00	52,497,134.00
Southern Fire		2,695,628.00
Security of New Haven	153,610,143.00	116,525,562.00
Springfield Fire and Marine	506,685,363.00	436,717,531.00
Stuyvesant Fire	23,893,667.00	41,456,990.00
Sun (New Orleans)	31,816,176.00	31,819,116.00
Teutonia	61,407,514.00	53,333,664.00
Traders (Chicago)	198,356,684.00	172,659,534.00
United States Fire	77,896,854.00	65,467,683.00
United Firemen's	72,848,218.00	55,190,808.00
Virginia Fire and Marine	54,419,419.00	44,579,746.00
Virginia State	32,809,405.00	36,848,657.00
Westchester Fire	375,415,901.00	234,204,306.00
Williamsburg City	198,244,171.00	138,112,784.00
Total	18,753,092,105.00	15,244,390,244.00

COMPANIES OF

Atlas Assurance (Limited)	156,678,627.00	160,846,147.00
British America	143,024,200.00	133,008,136.00
Caledonian	201,462,613.00	162,751,909.00
Cologne Re-insurance	87,565,633.00	80,038,848.00
Commercial Union	670,924,935.00	428,528,279.00
Hamburg-Bremen	222,469,007.00	176,246,262.00
Law, Union and Crown		
Liverpool and London and Globe	1,282,660,521.00	998,764,932.00
London Assurance	242,570,184.00	185,977,538.00
London and Lancashire	408,780,448.00	303,841,678.00
Moscow Fire	84,882,141.00	100,958,909.00
Munich Re-insurance	365,827,558.00	340,495,386.00
North British and Mercantile	958,199,408.00	562,246,792.00
Northern Assurance	372,672,532.00	338,474,231.00
Norwich Union	315,616,305.00	239,253,894.00
Palatine (London)	180,698,574.00	167,299,221.00
Phœnix Assurance	392,253,111.00	317,956,225.00
Prussian National	107,979,576.00	88,057,352.00
Rossia	64,707,477.00	201,464,375.00
Royal Insurance Company	967,229,499.00	710,989,278.00
Royal Exchange Assurance	256,327,115.00	193,364,201.00
Salamandra	119,637,683.00	128,544,762.00
Scottish Union and National	394,152,904.00	278,719,856.00
Skandia	90,372,769.00	91,362,734.00
Sun Insurance Office	381,123,276.00	282,715,038.00
Union Assurance Society	170,842,417.00	163,930,664.00
Western Assurance	277,586,261.00	292,514,022.00
Total	8,616,244,772.00	7,128,345,669.00

RECAPITU

Home Companies	46,618,427.54	41,338,427.78
Companies of other States	18,753,092,105.00	15,244,390,244.00
Foreign Companies	8,616,244,772.00	7,128,345,669.00
Grand total	26,415,955,304.54	22,414,074,340.78

PREMIUMS, FIRE, 1905.

PREMIUMS RECEIVED, RISKS TERMINATED DURING THE YEAR, RISKS IN FORCE AT END OF YEAR, AND LOSSES INCURRED DURING THE YEAR 1905.

STATES—CONTINUED.

Gross Premiums on Risks Written in 1905.	Risks Terminated During the Year.	Risks in Force at End of Year.	Premiums Thereon.	Amount Re-insured.	Losses Incurred.
$ 1,614,722.18	$ 119,399,221.00	$ 185,396,607.00	$ 2,129,436.24	$ 19,917,647.00	$ 504,856.17
3,805,633.11	297,054,566.00	537,591,388.00	5,472,883.65	54,858,810.00	1,445,366.94
344,387.83	22,992,798.00	32,931,658.00	304,160.83	1,970,173.00	138,249.28
104,805.42	5,209,914.00	8,700,347.00	141,010.94	480,427.00	37,510.49
7,362,655.87	58,279,022.00	927,408,294.00	10,885,923.09	58,279,022.00	2,965,145.09
5,415,154.78	462,900,445.00	629,416,651.00	6,618,461.54	31,968,373.00	1,800,741.96
2,890,093.83	265,407,509.00	310,946,999.00	3,411,992.96	54,986,859.00	982,852.01
4,542,538.55	328,861,674.00	477,255,146.00	5,749,110.21	42,680,617.00	1,711,323.85
1,714,752.96	115,329,527.00	164,716,277.00	2,080,744.66	26,242,861.00	510,380.50
3,984,626.82	180,606,523.00	349,989,499.00	4,819,227.04	22,402,132.00	1,688,335.01
833,721.02	41,185,409.00	36,919,196.00	506,895.95	459,011.00	195,395.07
48,693.85	171,156.00	2,524,472.00	39,259.92	380,244.00	8,819.37
1,357,355.46	94,827,609.00	175,308,096.00	1,940,488.32	19,061,411.00	417,246.44
5,074,920.25	391,458,337.00	551,944,557.00	6,323,025.54	65,280,876.00	1,722,663.07
555,715.70	33,128,907.00	32,221,750.00	443,553.80	1,061,708.00	199,321.69
556,134.86	27,891,793.00	35,743,499.00	640,676.37	9,546,701.00	201,687.17
902,485.96	57,759,329.00	56,981,849.00	916,198.38	5,029,738.00	364,007.30
2,309,688.64	153,694,493.00	217,321,725.00	2,759,995.75	22,879,855.00	731,477.60
971,909.84	59,033,987.00	84,330,550.00	1,052,720.74	13,676,897.00	373,470.00
664,045.92	45,560,192.00	82,478,834.00	909,616.70	6,321,972.00	232,051.94
803,409.29	42,286,398.00	56,712,767.00	1,051,015.43	6,221,926.00	345,584.00
638,646.32	34,327,843.00	35,330,219.00	600,114.75	4,965,910.00	224,497.45
2,735,333.98	229,393,318.00	380,226,889.00	3,954,437.96	38,504,059.00	958,927.63
1,483,464.29	125,779,889.00	210,577,066.00	2,083,005.86	17,560,824.00	536,964.18
180,975,434.67	12,860,983,830.00	20,671,510,270.00	235,368,435.34	3,321,208,329.00	62,788,799.45

FOREIGN COUNTRIES.

1,937,429.80	133,840,643.00	183,684,131.00	2,176,565.73	17,467,969.00	623,166.62
1,631,255.02	123,198,099.00	152,834,237.00	1,884,728.62	10,569,565.00	620,319.99
1,934,238.48	151,266,123.00	212,948,399.00	2,383,347.49	26,960,936.00	644,096.09
732,099.43	75,793,753.00	91,810,728.00	845,114.35	----------	318,018.75
4,567,926.01	474,822,421.00	624,630,793.00	6,343,343.38	64,855,583.00	1,624,263.71
2,191,118.78	161,540,551.00	237,174,718.00	2,861,786.17	9,872,847.00	956,726.32
10,955,269.33	992,257,109.00	1,289,168,344.00	13,648,632.84	279,990,359.00	3,455,760.38
2,136,409.85	175,188,966.00	253,358,756.00	2,824,225.14	29,765,311.00	700,747.42
3,135,827.99	287,622,837.00	424,999,289.00	4,192,610.18	59,693,474.00	922,408.83
1,095,976.95	92,948,846.00	92,892,204.00	1,049,758.10	----------	460,110.30
4,261,697.98	389,006,543.00	317,316,401.00	4,233,559.95	----------	2,282,499.85
5,249,402.06	536,695,630.00	683,750,570.00	6,706,020.37	77,824,820.00	1,861,090.36
3,713,102.29	300,662,514.00	410,484,249.00	4,430,925.56	27,606,886.00	1,129,968.59
2,736,230.96	224,417,186.00	330,453,013.00	3,612,815.55	31,770,679.00	1,066,573.97
2,076,693.37	151,446,918.00	196,550,877.00	2,419,961.78	25,380,820.00	648,226.65
3,666,772.88	309,597,881.00	400,611,455.00	4,488,715.06	78,071,714.00	1,305,117.71
1,174,267.44	77,083,883.00	118,953,045.00	1,557,792.29	17,788,669.00	388,676.26
2,517,942.61	105,830,543.00	160,341,309.00	1,818,044.44	----------	819,296.91
7,722,636.53	666,131,562.00	1,012,083,215.00	10,777,502.90	139,741,999.00	2,508,480.18
2,357,736.26	223,186,636.00	226,504,680.00	2,554,301.33	47,405,423.00	784,463.24
1,578,612.43	118,734,383.00	129,448,026.00	1,512,715.93	----------	690,837.91
3,155,542.38	290,044,639.00	382,828,121.00	4,131,995.37	91,362,658.00	939,225.81
1,019,867.59	92,545,300.00	89,190,202.00	1,083,503.39	----------	405,467.34
3,074,954.24	260,661,754.00	403,176,560.00	4,156,506.82	24,739,954.00	1,129,137.33
1,645,633.39	164,050,316.00	170,722,765.00	1,710,780.97	32,102,086.00	497,781.22
2,880,915.47	277,575,826.00	292,524,457.00	3,206,020.00	38,413,155.00	1,141,438.52
79,149,559.52	6,856,150,862.00	8,888,440,544.00	96,611,273.71	1,156,384,907.00	27,923,900.26

LATION.

812,136.01	28,934,160.16	65,709,882.66	1,042,084.77	10,993,786.22	299,230.17
180,975,434.67	12,860,983,830.00	20,671,510,270.00	235,368,435.34	3,321,208,329.00	62,788,799.45
79,149,559.52	6,856,150,862.00	8,888,440,544.00	96,611,273.71	1,156,384,907.00	27,923,900.26
260,937,130.20	19,746,068,852.16	29,525,660,696.66	333,021,793.72	4,488,587,022.22	90,011,929.88

TABLE No. VI—RISKS AND PREMI

COMPANIES OF

Name of Company.	Risks in Force at Beginning of Year.	Risks Written During Year.
Ætna Insurance Company	$ 8,953,627.00	$ 99,563,818.00
Alliance Insurance Company		9,014,246.00
Citizens (St. Louis)		62,923.00
Equitable Fire and Marine	251,731.00	1,422,228.00
Fireman's Fund	12,593,883.00	260,433,449.00
Federal	77,976,397.00	743,381,540.00
Insurance Company of North America	6,571,245.00	441,923,691.00
Providence-Washington	6,978,446.00	113,566,897.00
St. Paul Fire and Marine	4,306,467.00	90,672,777.00
Security of New Haven	266,611.00	2,401,458.00
Sun (New Orleans)		6,878,726.00
Teutonia		4,941,942.00
Total	117,898,407.00	1,774,263,695.00

COMPANIES OF

British America	2,737,252.00	32,226,632.00
Cologne Re-insurance	5,520,475.00	207,234,572.00
Law, Union and Crown		
London Assurance	8,920,234.00	224,220,940.00
Palatine (London)	102.00	456,686.00
Western Assurance	7,495,530.00	71,703,018.00
Total	24,672,593.00	535,841,848.00

RECAPITU

Companies of other States	117,898,407.00	1,774,263,695.00
Foreign Companies	24,672,593.00	535,841,848.00
Grand total	132,571,000.00	2,310,105,543.00

UMS, MARINE AND INLAND, 1905.

OTHER STATES.

Premiums on Risks Written in 1905.	Risks Terminated During the Year.	Risks in Force at End of Year.	Premiums Thereon.	Amount Re-insured.	Losses Incurred.
$ 530,229.15	$88,113,364.00	$20,404,081.00	$ 352,474.41	$ 2,846,950.00	$ 214,326.52
87,004.34	7,976,444.00	1,037,802.00	42,021.26	----------	54,176.30
296.28	62,923.00	----------	----------	----------	----------
22,381.10	1,440,838.00	233,121.00	15,810.31	7,600.00	10,726.70
1,590,261.58	243,768,590.00	29,258,742.00	709,894.37	12,941,015.00	504,190.66
1,963,486.19	782,490,585.00	38,867,352.00	157,031.59	5,343,670.00	421,009.38
2,248,886.85	374,873,141.00	73,627,795.00	374,650.85	----------	1,239,932.01
541,775.43	113,369,702.00	7,175,641.00	261,236.67	1,273,528.00	228,619.34
640,547.40	91,471,677.00	3,507,567.00	108,563.38	248,483.00	342,664.58
22,755.19	2,401,205.00	267,132.00	15,025.16	38,495.00	11,333.64
25,809.42	6,878,458.00	----------	----------	----------	3,543.94
23,614.92	4,941,942.00	----------	----------	----------	6,912.81
7,697,047.85	1,717,795,869.00	174,372,433.00	2,036,708.00	22,697,741.00	3,037,435.88

FOREIGN COUNTRIES.

246,987.02	31,981,103.00	2,982,781.00	95,161.66	----------	216,387.38
234,354.63	205,814,257.00	6,940,790.00	86,159.35	719,545.00	275,711.26
----------	----------	----------	----------	----------	----------
845,413.35	220,047,593.00	13,093,581.00	122,382.00	3,351,740.00	215,616.70
1,982.82	455,658.00	1,130.00	6.65	----------	60.21
523,369.48	71,922,200.00	7,276,348.00	177,100.61	1,091,767.00	407,814.93
1,852,107.30	530,220,811.00	30,294,630.00	480,810.27	5,163,052.00	1,115,590.48

LATION.

7,697,047.85	1,717,795,869.00	174,372,433.00	2,036,708.00	22,697,741.00	3,037,435.88
1,852,107.30	530,220,811.00	30,294,630.00	480,810.27	5,163,052.00	1,115,590.48
9,549,155.15	2,148,016,680.00	204,667,063.00	2,517,518.27	27,860,793.00	4,153,026.36

TABLE No. VII—NORTH

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES PAID, LOSSES INCURRED IN INSURANCE

NORTH CAROLINA

Name of Company.	Fire	
	Risks Written.	Premiums Received.
Cabarrus Mutual Fire	$ 37,216.00	$ 883.63
Caldwell County Farmers Mutual	84,728.00	423.64
Carolina Insurance Company	1,167,415.00	23,256.95
Davidson County Mutual	9,275.00	848.40
Farmers Mutual Fire Association	6,860,447.00	29,489.86
Gaston County Farmers Mutual	36,281.00	1,258.16
Home Insurance Company of Greensboro	1,766,318.00	32,989.62
Mecklenburg Farmers Mutual	3,432.50	810.84
North Carolina Home	5,298,172.84	123,080.27
North State Fire	2,647,240.00	55,392.04
Pamlico Insurance and Banking	843,100.44	20,934.01
Piedmont Fire	3,987,565.00	79,779.97
Rowan Mutual Fire		
Southern Stock Mutual	3,478,840.00	57,900.50
Southern Underwriters	1,122,105.00	21,322.45
Underwriters of Greensboro	2,132,613.00	41,243.80
Union County Farmers Mutual	35,860.00	1,956.66
Total	29,510,608.78	491,570.80

COMPANIES OF

Ætna Insurance Company	4,806,356.00	83,872.48
Agricultural	590,200.00	9,928.00
American (Newark)	318,879.00	4,881.76
American Central	820,152.00	14,202.96
American (Boston)*		
American Fire (Philadelphia)	1,048,118.00	18,783.56
Alliance Insurance Company	202,950.00	2,851.69
Assurance Company of America	364,716.00	5,625.37
Atlanta Home	616,129.00	10,532.88
Atlanta-Birmingham	1,578,636.00	20,584.98
British-American	319,376.00	6,432.71
Citizens (St. Louis)	1,063,763.00	20,205.16
Camden Fire	351,831.00	6,844.00
Continental	1,963,362.00	36,610.46
Delaware*	351,031.00	5,739.83
Dutchess		
Eagle Fire	263,940.00	4,053.79
Equitable of South Carolina	624,271.40	12,737.56
Equitable Fire and Marine*		
Fire Association of Philadelphia	4,495,287.00	41,463.20
Fireman's Fund	4,283,116.10	35,970.98
Federal	158,550.00	3,028.51
Georgia Home	1,391,841.00	22,083.00
German (Freeport)	988,371.00	15,581.31
German Alliance	555,654.00	12,269.39
German American	5,689,745.00	83,661.82
Germania Fire	663,823.00	9,856.69
Glens Falls	1,332,113.00	15,163.53
Globe and Rutgers	1,769,540.00	37,548.86
Hanover Fire	3,999,961.25	32,930.24
Hartford Fire	9,866,308.00	105,376.80
Home of New York	12,432,713.00	118,481.19
Indemnity Fire	303,797.00	5,472.91
Indianapolis Fire*	130,007.00	2,713.39
Insurance Company of North America	2,735,119.00	54,450.55
Jefferson Fire		
Keystone Mutual Fire	425,628.00	599.03
Millers Mutual Fire	17,500.00	3,150.00
Milwaukee Mechanics	316,967.00	6,816.98
Manton Mutual Fire	328,545.00	470.98
National Fire	4,967,815.00	37,523.32
National Union	580,840.00	10,203.12
New Hampshire Fire	1,205,662.00	22,742.86
Niagara Fire	1,976,796.00	24,336.13
North German Fire	252,327.00	4,635.37
North River	737,920.00	17,201.68

* Re-insurance only.

CAROLINA BUSINESS.

NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1905, BY FIRE AND MARINE COMPANIES.

COMPANIES.

Business.		Marine and Inland Business.			
Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
$ 719.50	$ 999.50	$	$	$	$
176.84	176.84				
13,903.97	14,381.97				
183.38	183.38				
17,011.99	17,011.99				
903.79	903.79				
8,312.55	8,312.55				
607.50	607.50				
49,620.00	51,996.24				
16,532.82	17,342.82				
10,230.20	10,530.20				
26,101.41	33,071.13				
31,357.90	31,357.90				
6,972.52	6,972.52				
10,752.67	10,752.67				
1,666.00	1,666.00				
195,053.04	206,237.00				

OTHER STATES.

42,557.15	46,889.58	†327,295.00	2,272.05		
6,951.00	7,131.00				
97.64	947.64				
9,280.90	8,813.47				
4,551.70	3,895.21				
32.83	32.83				
2,903.09	2,347.09				
4,997.85	4,211.96				
5,468.04	5,493.04				
3,942.96	3,789.79				
8,589.23	10,610.92				
3,271.00	3,075.00				
12,623.59	14,566.09				
1,617.07	1,617.07				
	932.81				
1,518.40	1,518.40				
16,220.39	18,005.18				
13,469.47	18,669.42				
1,011.98	1,520.98				
5,871.00	6,910.00				
939.99	3,939.99				
12,415.78	12,532.78				
30,978.14	31,133.50				
7,231.07	5,695.27				
2,769.94	3,544.94				
12,130.61	16,043.61				
14,230.79	14,947.25				
64,714.52	73,056.56				
39,079.52	45,434.32				
1,025.02	1,271.36				
41.49	958.25				
22,822.61	17,269.16	2,319,183.00	4,744.91	255.00	255.00
208.17	1,150.29				
432.00	432.00				
404.03	1,558.51				
148.69	619.55				
13,850.09	15,743.88				
231.36	2,110.34				
8,898.99	8,689.49				
13,068.89	17,131.49				
634.83	624.83				
7,649.43	7,649.43				

† Tornado.

TABLE No. VII—NORTH

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES PAID, LOSSES INCURRED IN INSURANCE

COMPANIES OF OTHER

Name of Company.	Fire Business.	
	Risks Written.	Premiums Received.
New York Fire	$	$
Orient Insurance Company	859,486.00	11,514.74
Pennsylvania Fire	1,389,100.00	25,300.00
Peter Cooper Fire	149,686.49	2,972.22
Petersburg Savings and Insurance	743,204.17	12,120.74
Phenix (Brooklyn)	2,563,329.00	56,695.80
Phœnix (Hartford)	3,788,856.00	29,265.01
Providence-Washington	488,077.00	4,551.92
Queen of America	1,894,465.00	31,422.14
Rochester German	719,052.00	13,553.64
Saint Paul Fire and Marine	1,100,523.00	16,369.86
Security Fire	65,920.00	897.62
Security (New Haven)		
Southern Fire	69,550.00	1,422.74
Springfield Fire and Marine	1,807,301.00	26,869.80
Stuyvesant Fire	88,370.00	1,683.42
Sun (New Orleans)	382,994.00	7,448.20
Teutonia	520,730.41	10,514.41
Traders (Chicago)	1,334,802.00	20,685.56
United States Fire	401,373.00	10,657.35
United Firemen's		
Virginia Fire and Marine	3,847,687.00	78,119.51
Virginia State	1,569,752.00	34,525.26
Westchester Fire	1,312,277.00	20,293.73
Williamsburg City	364,850.00	6,363.54
Total	101,374,616.82	1,411,866.24

COMPANIES OF

Atlas Assurance (Limited)	523,130.00	10,683.62
British America	733,823.00	14,283.72
Caledonian	494,128.00	10,167.69
Cologne Re-insurance*	389,814.00	7,484.47
Commercial Union	4,542,273.00	20,072.01
Hamburg-Bremen	1,594,944.00	33,275.10
Law, Union and Crown		
Liverpool and London and Globe	5,118,101.00	81,998.16
London Assurance	1,075,585.00	22,912.07
London and Lancashire	2,892,996.00	28,570.69
Moscow Fire*	512,863.00	5,374.68
Munich Re-insurance*		
North British and Mercantile	4,527,028.00	19,578.81
Northern Assurance	2,180,902.00	17,862.55
Norwich Union	982,494.00	17,248.33
Palatine (London)	509,660.00	8,371.32
Phœnix Assurance	1,541,846.00	11,672.41
Prussian National	899,997.00	13,916.97
Rossia*	1,060,496.00	17,017.99
Royal Insurance Company	3,073,267.00	28,932.00
Royal Exchange Assurance	561,337.00	8,475.04
Salamandra*	595,460.00	9,888.35
Scottish Union and National	1,467,414.00	16,380.21
Skandia*	156,562.00	2,278.00
Sun Insurance Office	677,692.00	15,730.21
Union Assurance Society	1,882,701.00	18,064.06
Western Assurance	3,876,151.00	24,947.72
Total	41,870,664.00	447,112.12

RECAPITU

Home Companies	29,510,608.78	491,570.80
Companies of other States	101,374,616.82	1,411,866.24
Foreign Companies	41,870,664.00	447,112.12
Grand total	172,755,889.60	2,350,549.16

* Re-insurance only.

NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1905, BY FIRE AND MARINE COMPANIES.

STATES—CONTINUED.

Fire Business.		Marine and Inland Business.			
Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
$	$	$	$	$	$
3,830.22	3,830.22				
8,731.79	11,466.84				
659.36	693.26				
2,188.40	4,704.43				
15,491.23	19,941.23				
12,593.79	16,723.05				
819.52	638.52	45,903.00	180.69		817.00
11,284.84	11,122.84				
2,498.06	3,498.06				
5,358.79	5,300.98	475,865.00	720.03		
9,937.93	9,853.57				
853.47	853.47				
5,570.84	5,570.84				
3,606.99	2,613.34				
11,652.59	12,745.07				
5,954.31	5,327.51				
56,523.23	57,398.00				
18,067.63	17,635.86				
12,421.18	11,703.45				
7.27	873.43				
586,582.69	645,008.15	3,168,246.00	7,917.68	255.00	1,072.00

FOREIGN COUNTRIES.

3,511.37	3,523.37	10,327.00	581.36		
7,553.11	5,233.11				
5,451.82	7,470.17				
2,623.90	2,628.90				
7,173.44	6,548.39				
13,665.01	12,455.01				
52,844.29	54,320.29				
6,300.13	6,582.13	1,775,223.00	7,620.05	6,380.64	6,380.64
13,535.71	10,214.71				
1,693.00	1,688.00				
2,794.22	3,572.79				
7,695.17	8,006.64				
4,775.20	4,873.41				
5,683.47	5,703.47				
5,774.82	8,347.82				
7,801.70	7,859.55				
5,001.73	7,076.73				
9,509.00	11,906.00	† 41,900.00	150.00		
5,109.46	5,564.46				
4,627.78	3,700.99				
5,689.23	6,312.57				
859.00	938.00				
3,340.46	7,305.74				
11,413.98	12,577.48				
16,956.18	16,264.76				
211,383.18	220,674.49	1,827,450.00	8,351.41	6,380.64	6,380.64

LATION.

195,053.04	206,237.00				
586,582.69	645,008.15	3,168,246.00	7,917.68	255.00	1,072.00
211,383.18	220,674.49	1,827,450.00	8,351.41	6,380.64	6,380.64
993,018.91	1,071,919.64	4,995,696.00	16,269.09	6,635.64	7,452.64

† Tornado.

STATISTICAL TABLES

RELATING TO LIFE INSURANCE COMPANIES.

TABLE No. VIII—

SHOWING THE ASSETS OF LIFE INSURANCE COMPANIES (LICENSED TO DO

Name of Company.	Value of Real Estate.	Mortgage Loans.	Collateral Loans.	Premium Notes and Policy Loans.
Ætna Life	$ 636,698.74	$34,772,470.23	$ 1,067,975.38	$ 4,355,619.76
Bankers Life				
Connecticut Mutual	10,338,776.90	23,761,690.48	30,000.00	1,323,542.76
Eastern Life		9,250.00		815.22
Equitable Life Assurance	28,459,270.00	86,530,982.50	215,000.00	29,340,265.53
Fidelity Mutual	1,369,200.00	844,529.24	224,575.00	2,754,983.28
Franklin Life	120,738.41	807,650.00	45,500.00	1,173,674.49
Germania Life	2,974,710.70	19,429,628.00		2,298,387.89
Greensboro Life		31,500.00		21,422.36
Hartford Life	226,800.00	661,000.00		143,691.25
Home Life (New York)	1,656,699.76	5,005,089.19	5,950.00	1,736,254.13
Illinois Life	1,048,827.00	1,124,521.10	595,415.00	1,308,789.78
Life of Virginia	103,150.00	1,333,354.03	113,095.68	35,695.75
Manhattan Life	5,331,500.00	7,112,510.00	685,662.50	1,688,376.89
Maryland Life	260,537.95	114,207.50	20,200.00	183,624.12
Massachusetts Mutual	559,472.15	15,111,922.44		4,713,503.04
Metropolitan Life	17,495,905.30	38,062,610.75	3,747,285.50	3,703,554.50
Michigan Mutual	335,699.08	7,605,307.81	22,500.00	978,706.69
Mutual Benefit (Newark)	3,079,706.90	47,103,927.09	3,104,350.00	14,057,446.84
Mutual Life (New York)	31,014,858.51	109,771,163.16	18,195,000.00	28,198,278.84
National Life (Vermont)	939,517.10	13,133,031.05		4,630,439.57
New England Mutual	2,527,408.00	10,309,183.34	1,551,500.00	2,959,450.33
New York Life	14,021,863.42	25,586,644.21	3,250,000.00	49,489,010.62
Northwestern Mutual	3,241,976.49	99,070,301.58		18,983,027.01
Pacific Mutual	743,333.14	1,930,855.64	100,235.50	488,690.11
Penn Mutual	2,568,507.12	27,253,091.87	2,714,914.50	8,148,669.75
Phœnix Mutual	640,161.70	11,939,233.06		1,484,437.75
Provident Savings	3,241,629.51	549,917.33	700.00	2,888,184.87
Prudential Insurance Co. of America	12,427,935.24	18,896,317.72	4,675,875.00	3,525,529.58
Reliance Life		294,146.75		36,565.06
Security Life and Annuity	20,000.00	42,000.00	25,250.00	42,550.49
Security Mutual Life	713,460.54	289,225.00		1,566,126.61
Security Trust and Life	1,620,000.00	167,185.00	1,000.00	290,230.91
South Atlantic Life		50,125.00	81,974.99	14,040.05
Southern Life and Trust	71,400.00	10,171.00	19,246.00	6,878.03
Southern Life		37,750.12		3,738.84
State Mutual (Massachusetts)	1,703,426.00	3,663,602.00	733,325.00	1,894,949.00
State Life (Indiana)	1,102,018.02	1,488,078.00	5,000.00	909,889.59
State Mutual Life of Georgia	27,331.32	27,095.00		57,154.89
Sun Life (Canada)	1,056,597.83	2,272,140.46	1,789,759.38	1,932,198.77
Travelers Insurance Company	897,350.03	9,909,991.49	868,129.34	3,207,626.89
Union Central Life	537,270.62	40,317,152.07		6,229,870.09
Union Mutual	1,214,341.94	1,169,405.62	883,753.26	439,185.22
Washington Life	6,652,484.00	4,440,550.00	5,000.00	1,668,696.13
Total	160,959,584.42	672,040,506.83	44,778,178.03	208,913,773.28

ASSETS.

BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Bonds and Stocks.	Cash in Office, Banks, and Deposited with Trust Companies.	Accrued Interest and Rents.	Unpaid and Deferred Premiums.	All Other Items.	Total Assets.
$ 29,577,692.48	$ 7,234,262.49	$ 873,401.19	$ 729,384.05	$----------	$ 79,247,504.32
27,492,922.50	1,767,466.06	912,383.87	387,703.36	24,442.69	66,038,928.62
4,000.00	7,644.79	494.79	2,384.22	----------	24,589.02
243,706,855.00	14,559,394.15	3,620,422.80	6,377,735.00	250,229.72	413,060,154.70
4,048,711.35	259,452.94	125,873.50	433,660.48	----------	10,060,985.79
489,021.14	36,167.44	51,944.49	86,481.34	----------	2,811,177.31
9,478,825.35	436,101.79	408,789.89	685,233.66	----------	35,711,677.28
20,629.44	46,835.23	1,092.52	12,829.75	----------	134,309.30
744,491.63	387,087.45	39,011.25	93,459.83	1,282,387.11	3,577,928.52
8,597,019.43	463,706.69	137,272.00	284,603.68	----------	17,886,594.88
1,048,818.75	397,280.61	39,509.87	33,130.88	13,300.00	5,609,592.99
595,937.89	115,344.46	23,801.44	69,793.11	1,305.45	2,391,477.81
3,269,341.71	191,214.36	204,580.86	210,243.12	----------	18,693,429.44
1,874,171.13	55,421.56	14,150.73	33,104.66	2,560.20	2,557,977.85
17,602,525.00	665,755.45	528,687.81	820,903.72	----------	40,002,769.61
79,629,477.18	4,183,912.16	1,236,432.15	3,188,640.27	33,507.48	151,281,325.29
28,750.00	155,472.70	136,293.21	174,252.51	10,287.58	9,447,269.58
27,744,001.06	1,090,266.29	1,661,764.50	1,134,548.60	----------	98,976,011.28
265,301,867.38	9,270,513.08	3,581,976.61	5,527,508.32	----------	470,861,165.90
13,388,241.00	1,142,357.75	592,855.37	585,618.03	2,362.33	34,414,422.20
21,951,328.00	391,544.08	325,075.37	687,202.43	----------	40,702,691.55
317,996,895.44	14,717,928.68	2,864,265.81	8,237,751.75	56,000.00	435,820,359.93
80,396,085.78	1,449,424.82	3,136,603.54	2,139,653.50	----------	208,417,072.72
4,453,001.50	166,031.40	93,682.75	419,515.75	173,877.49	8,569,223.28
32,074,551.67	320,650.33	931,846.81	1,589,757.87	124,679.72	75,726,669.64
5,166,867.00	458,462.69	251,832.42	265,516.73	----------	20,206,511.35
1,036,257.76	374,299.89	92,256.88	403,942.00	40,790.00	8,628,998.24
55,757,125.25	8,138,815.58	800,213.65	3,007,773.21	----------	107,229,585.23
1,477,475.45	172,238.22	26,550.52	25,100.81	----------	2,032,076.81
2,165.00	36,330.40	1,024.90	4,235.17	100,000.00	273,555.96
718,915.00	199,857.29	53,287.23	96,966.79	----------	3,637,838.46
387,395.40	111,820.17	20,767.61	118,645.85	69,185.14	2,786,230.08
214,715.50	26,243.47	2,688.06	3,589.06	241.74	393,617.87
184,183.00	24,368.19	----------	704.37	1,552.79	318,503.38
----------	63,559.04	28.53	68.50	----------	105,145.03
17,758,364.00	495,128.25	289,416.44	487,947.31	253,977.00	27,270,135.00
120,829.50	232,142.15	23,009.40	245,715.64	----------	4,126,682.30
128,070.00	39,931.35	1,587.15	15,212.20	----------	296,381.91
12,568,600.73	1,155,178.94	213,027.32	472,267.98	----------	21,298,411.41
22,275,722.93	704,623.67	479,170.87	701,899.56	----------	39,044,514.78
10,300.00	140,302.52	1,658,459.18	432,565.01	----------	49,325,919.49
7,930,184.89	69,729.30	103,180.15	239,136.02	2,075.75	12,050,992.15
4,654,607.50	206,282.36	127,330.73	254,360.86	----------	18,009,311.58
1,326,900,940.72	71,696,843.55	25,686,044.17	40,720,746.95	2,442,762.19	2,554,139,380.14

TABLE No. IX—

SHOWING THE LIABILITIES OF LIFE INSURANCE COMPANIES (LICENSED

Name of Company.	Net Reserve.	Present Value of Supplementary Contracts, etc.	Unpaid Policy Claims.	Premiums Paid in Advance.
Ætna Life	$ 65,917,971.00	$ 107,426.00	$ 222,718.00	$ 45,271.08
Bankers Life				
Connecticut Mutual	58,841,368.00	156,911.00	348,920.26	37,772.59
Eastern Life	20,611.96		1,000.00	
Equitable Life Assurance	345,180,965.00	1,451,850.35	2,905,491.95	568,836.00
Fidelity Mutual	8,636,251.00	161,561.32	134,647.40	6,858.29
Franklin Life	2,348,017.00		22,074.60	6,714.04
Germania Life	30,338,349.00	33,934.88	265,113.89	11,050.07
Greensboro Life	5,934.00			
Hartford Life	969,217.23		197,780.27	10,181.45
Home Life (New York)	16,262,817.00	46,050.00	58,962.94	37,449.25
Illinois Life	5,256,698.00	6,718.86	35,396.02	4,967.22
Life of Virginia	1,892,635.00	2,694.00	21,802.06	37,889.90
Manhattan Life	17,052,473.00	4,770.00	91,141.21	16,683.34
Maryland Life	2,202,907.00		4,655.50	243.25
Massachusetts Mutual	35,782,292.00	219,996.89	142,374.36	23,741.57
Metropolitan Life	131,118,866.00	125,311.75	288,548.29	277,349.49
Michigan Mutual	8,925,351.61	45,475.35	5,137.11	8,904.63
Mutual Benefit (Newark)	89,574,908.09	751,267.52	572,240.36	76,319.66
Mutual Life (New York)	387,044,190.00	1,475,604.88	2,538,941.44	1,216,337.43
National Life (Vermont)	30,013,787.68	75,065.81	77,638.61	11,314.39
New England Mutual	35,893,598.45	114,103.39	226,006.39	35,079.07
New York Life	375,082,390.00	1,963,926.45	3,508,899.27	1,986,108.23
Northwestern Mutual	172,097,790.00	978,996.17	513,279.99	41,024.24
Pacific Mutual	7,274,281.72	7,197.00	77,097.33	5,372.45
Penn Mutual	62,641,953.00	1,317,138.00	338,861.74	41,503.11
Phœnix Mutual	19,010,450.00	34,385.00	28,520.00	18,795.00
Provident Savings	8,021,944.00	49,217.40	208,328.40	8,255.00
Prudential Insurance Co. of America	88,035,779.00	425,608.55	625,618.86	366,859.02
Reliance Life	383:031.00		11,000.00	881.97
Security Life and Annuity	139,250.00	26,033.00		
Security Mutual Life	2,925,990.00	54,096.00	40,209.74	9,777.00
Security Trust and Life	2,270,985.00	36,304.00	58,450.45	5,997.05
South Atlantic Life	171,292.00		1,000.00	
Southern Life and Trust	27,761.00			
Southern Life	2,975.52			
State Mutual (Massachusetts)	24,119,620.00	71,883.00	163,860.00	56,530.00
State Life (Indiana)	3,435,168.00		53,000.00	22,559.66
State Mutual Life of Georgia	161,427.00		1,000.00	795.49
Sun Life (Canada)	19,042,926.63	68,322.61	250,745.66	57,272.29
Travelers Insurance Company	34,350,494.00	2,230,352.28	190,210.41	50,388.11
Union Central Life	40,283,235.00	324,984.00	126,676.00	83,768.73
Union Mutual	11,190,250.00	29,072.00	109,983.87	4,346.02
Washington Life	17,199,865.00	33,241.00	133,858.13	8,087.27
Total	2,160,242,065.89	12,429,498.46	14,601,190.51	5,201,283.36

LIABILITIES.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Unpaid Dividends.	All Other Liabilities.	Total as to Policy-holders.	Capital Stock.	Surplus as to Policy-holders.	Total Liabilities.
$ 794,410.99	$ 5,084,300.44	$ 72,172,097.51	$ 2,000,000.00	$ 5,075,406.81	$ 79,247,504.32
1,440,816.06	300,000.00	61,125,787.91	----------	4,913,140.71	66,038,928.62
----------	1,358.93	22,970.89	20,000.00	----------	42,970.89
666,776.19	1,182,060.16	351,955,979.65	100,000.00	61,004,175.05	413,060,154.70
22,142.64	52,789.23	9,014,249.88	----------	1,046,735.91	10,060,985.79
----------	434,371.67	2,811,177.31	----------	----------	2,811,177.31
2,260,622.08	105,407.38	33,014,477.30	200,000.00	2,497,199.98	35,711,677.28
----------	----------	5,934.00	100,000.00	28,375.30	134,309.30
38,214.35	1,385,174.61	2,600,467.91	500,000.00	477,360.61	3,577,928.52
5,119.87	271,795.35	16,682,194.41	125,000.00	1,079,400.47	17,886,594.88
67,239.33	11,961.00	5,382,980.43	100,000.00	126,612.56	5,609,592.99
----------	1,100.00	1,956,120.96	150,000.00	285,356.85	2,391,477.81
17,601.00	9,943.24	17,192,611.79	100,000.00	1,400,817.65	18,693,429.44
5,252.78	4,485.65	2,217,544.18	100,000.00	240,433.67	2,557,977.85
471,415.49	18,554.46	36,658,374.77	----------	3,344,394.84	40,002,769.61
1,370,408.92	1,919,261.88	135,099,746.33	2,000,000.00	14,181,578.96	151,281,325.29
615.14	1,993.63	8,987,477.47	250,000.00	209,792.11	9,447,269.58
326,217.23	57,951.16	91,358,904.02	----------	7,617,107.26	98,976,011.28
165,627.72	152,857.63	392,593,559.10	----------	78,267,606.80	470,861,165.90
15,695.60	420,467.56	30,613,969.65	----------	3,800,452.55	34,414,422.20
322,321.35	9,162.30	36,600,270.95	----------	4,102,420.60	40,702,691.55
288,409.16	52,990,626.82	435,820,359.93	----------	----------	435,820,359.93
3,817,657.60	21,636,627.14	199,085,375.14	----------	9,331,697.58	208,417,072.72
----------	595,200.80	7,959,049.30	500,000.00	110,173.98	8,569,223.28
346,904.04	6,319,681.71	71,006,041.60	----------	4,720,628.04	75,726,669.64
34,017.00	173,193.00	19,299,360.00	----------	907,151.35	20,206,511.35
2,270.76	51,772.54	8,341,788.10	100,000.00	187,210.14	8,628,998.24
1,487,131.31	242,776.41	91,183,773.15	2,000,000.00	14,045,812.08	107,229,585.23
----------	2,799.63	397,712.60	1,000,000.00	634,364.21	2,032,076.81
----------	----------	165,283.00	100,000.00	8,272.96	273,555.96
----------	86,781.00	3,116,853.74	----------	520,984.72	3,637,838.46
----------	11,058.33	2,382,794.83	500,000.00	----------	2,882,794.83
----------	2,240.55	174,532.55	200,000.00	19,085.32	393,617.87
----------	----------	27,761.00	200,000.00	90,742.38	318,503.38
----------	520.00	3,495.52	101,250.00	399.51	105,145.03
215,480.00	5,912.00	24,633,285.00	----------	2,636,850.00	27,270,135.00
2,582.71	8,055.24	3,521,365.61	----------	605,316.69	4,126,682.30
----------	13,439.07	176,661.56	----------	119,720.35	296,381.91
38,376.14	69.49	19,457,712.82	105,000.00	1,735,698.59	21,298,411.41
779.32	15,321.42	36,837,545.54	----------	2,206,969.24	39,044,514.78
36,854.19	266,684.42	41,122,202.34	100,000.00	8,103,707.15	49,325,919.49
11,917.67	2,980.00	11,348,549.56	----------	702,442.59	12,050,992.15
8,191.14	18,834.81	17,402,077.35	500,000.00	107,234.23	18,009,311.58
14,281,067.78	93,869,570.66	2,300,624,676.66	11,151,250.00	236,492,829.80	2,548,268,756.46

TABLE No. X—

SHOWING THE INCOME OF LIFE INSURANCE COMPANIES (LICENSED TO DO

Name of Company.	Premiums.
Ætna Life	$ 9,952,940.23
Bankers Life	
Connecticut Mutual	5,481,964.91
Eastern Life	20,937.00
Equitable Life Assurance	61,879,149.11
Fidelity Mutual	3,918,148.71
Franklin Life	1,147,900.57
Germania Life	4,696,455.32
Greensboro Life	59,630.78
Hartford Life	2,114,581.44
Home Life (New York)	3,211,142.68
Illinois Life	1,354,825.54
Life of Virginia	1,869,127.59
Manhattan Life	2,726,956.51
Maryland Life	297,491.06
Massachusetts Mutual	6,911,476.22
Metropolitan Life	54,758,537.70
Michigan Mutual	1,600,851.22
Mutual Benefit (Newark)	14,834,018.21
Mutual Life (New York)	62,978,215.57
National Life (Vermont)	5,948,318.16
New England Mutual	5,749,519.18
New York Life	83,812,517.94
Northwestern Mutual	30,056,719.27
Pacific Mutual	2,414,811.90
Penn Mutual	14,200,241.58
Phœnix Mutual	3,508,485.65
Provident Savings	3,661,718.57
Prudential Insurance Company of America	45,012,227.04
Reliance Life	296,977.58
Security Life and Annuity	203,517.03
Security Mutual Life	1,642,263.29
Security Trust and Life	955,156.59
South Atlantic Life	97,784.07
Southern Life and Trust	55,656.01
Southern Life	9,703.01
State Mutual (Massachusetts)	4,284,366.95
State Life (Indiana)	2,521,357.10
State Mutual Life of Georgia	173,232.06
Sun Life (Canada)	4,301,022.10
Travelers Insurance Company	5,400,953.48
Union Central Life	8,228,533.64
Union Mutual	2,316,091.08
Washington Life	2,742,373.57
Total	467,407,897.22

INCOME.

BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Interest and Rents.	All Other Sources.	Total Income.	Excess of Income Over Disbursements.	Excess of Disbursements Over Income.
$ 3,192,277.57	$ 3,805,252.71	$ 16,960,470.51	$ 5,057,575.56	$----------
2,977,702.94	33,898.20	8,493,566.05	725,986.53	----------
779.87	4,650.00	26,366.87	6,118.13	----------
16,859,225.52	10,366,945.14	89,105,319.77	24,343,567.58	----------
391,867.71	1,291,696.23	5,601,712.65	2,775,035.30	----------
111,456.82	877.95	1,260,235.34	475,331.29	----------
1,571,139.34	8,867.14	6,275,661.80	1,619,895.77	----------
563.16	----------	60,193.94	----------	420.08
117,294.40	158,792.45	2,390,668.29	173,375.22	----------
785,979.81	43,280.94	4,040,403.43	1,370,963.18	----------
285,650.12	269,740.57	1,910,216.23	514,566.23	----------
95,373.55	1,658.73	1,966,159.87	425,242.79	----------
909,357.21	70,013.68	3,706,327.40	839,341.82	----------
104,805.91	11,592.87	413,889.84	123,180.58	----------
1,662,264.57	108,338.47	8,682,079.26	2,874,424.25	----------
5,934,579.12	838,471.67	61,531,588.49	23,326,187.34	----------
446,500.97	1,725.54	2,049,077.73	532,608.80	----------
4,397,299.18	18,948.03	19,250,265.42	5,821,199.56	----------
19,356,370.52	2,730,406.79	85,064,992.88	29,092,025.61	----------
1,486,199.29	7,148.75	7,441,666.20	3,025,348.93	----------
1,721,758.94	20,493.44	7,491,771.56	2,164,494.55	----------
17,171,539.57	1,646,806.34	102,630,863.85	42,796,150.43	----------
8,983,025.35	285,515.04	39,325,259.66	13,553,515.78	----------
362,179.40	550,265.02	3,327,256.32	918,775.43	----------
3,373,243.96	242,951.10	17,826,436.64	7,013,910.09	----------
927,592.28	33,724.97	4,469,802.90	4,685,306.97	----------
507,521.44	125,885.36	4,295,125.37	802,690.81	----------
4,189,942.62	101,252.61	49,303,422.27	18,573,267.14	----------
77,762.42	----------	374,740.00	64,839.07	----------
5,965.63	12,955.00	222,437.66	71,454.27	----------
137,433.18	8,985.29	1,788,681.76	444,681.06	----------
239,448.63	15,584.91	1,210,190.13	269,533.25	----------
12,946.99	9,628.05	120,359.11	59,651.87	----------
599.61	1,291.47	57,547.09	20,994.14	----------
2,108.84	----------	11,811.85	4,668.65	----------
1,156,844.68	81,233.10	5,522,444.73	1,802,991.01	----------
206,168.35	2,385.61	2,729,911.06	967,623.74	----------
12,588.69	76,352.16	262,172.91	113,510.62	----------
978,424.29	438,045.84	5,717,492.23	2,799,298.15	----------
1,745,940.77	506,278.28	7,653,172.53	3,217,906.38	----------
2,699,595.38	92,626.52	11,020,755.54	5,657,243.59	----------
458,565.41	57,552.95	2,832,209.44	920,799.97	----------
859,286.46	37,973.38	3,639,633.41	590,960.49	----------
106,517,170.47	24,120,092.30	598,045,159.99	210,636,241.93	420.08

TABLE No. XI—

SHOWING THE DISBURSEMENTS OF LIFE INSURANCE COMPANIES (LICENSED TO

Name of Company.	Death and Endowment Claims.	Annuities, Surrender Values, Dividends, etc., Paid to Policy-holders.	Total Paid to Policy-holders.
Ætna Life	$ 4,994,125.77	$ 1,326,429.35	$ 6,320,555.12
Bankers Life			
Connecticut Mutual	4,682,537.52	1,702,226.23	6,384,763.75
Eastern Life	4,053.96	1,766.99	5,820.95
Equitable Life Assurance	22,729,810.33	18,429,764.16	41,159,574.49
Fidelity Mutual	1,197,531.93	192,725.61	1,390,257.54
Franklin Life	246,125.74	46,964.52	293,090.26
Germania Life	2,530,889.99	755,461.00	3,286,350.99
Greensboro Life	2,500.00		2,500.00
Hartford Life	1,748,577.51	84,258.16	1,832,835.67
Home Life (New York)	1,176,506.03	548,828.25	1,725,334.28
Illinois Life	514,771.40	271,059.13	786,830.53
Life of Virginia	559,051.60	39,593.60	598,645.20
Manhattan Life	1,262,293.15	462,566.16	1,724,859.31
Maryland	168,227.30	26,710.23	194,937.53
Massachusetts Mutual	2,742,359.62	1,522,718.03	4,264,077.65
Metropolitan Life	15,395,043.43	1,993,007.31	17,388,050.74
Michigan Mutual	706,812.84	191,930.04	898,742.88
Mutual Benefit (Newark)	6,538,904.12	3,683,924.18	10,222,828.30
Mutual Life (New York)	25,554,828.91	9,911,991.62	35,466,820.53
National Life (Vermont)	1,889,551.49	936,696.32	2,826,247.81
New England Mutual	2,672,239.67	1,198,010.87	3,870,250.54
New York Life	25,794,181.58	14,467,858.25	40,262,039.83
Northwestern Mutual	9,319,376.07	10,939,298.50	20,258,674.57
Pacific Mutual	514,967.15	307,079.76	822,056.91
Penn Mutual	4,779,926.31	1,559,997.07	7,339,923.38
Phœnix Mutual	1,203,281.00	617,141.34	1,820,422.34
Provident Savings	1,298,913.68	416,348.04	1,715,261.72
Prudential Insurance Company of America	11,586,744.19	2,839,071.67	14,325,815.86
Reliance Life	34,948.00	1,274.13	36,222.13
Security Life and Annuity	35,987.31	649.61	36,636.92
Security Mutual Life	481,506.43	39,307.05	520,813.48
Security Trust and Life	355,227.19	78,904.17	434,131.36
South Atlantic Life	23,500.00	549.39	24,049.39
Southern Life and Trust		452.76	452.76
Southern Life			
State Mutual (Massachusetts)	1,684,391.56	1,041,508.74	2,725,900.30
State Life (Indiana)	383,844.42	252,749.83	636,594.25
State Mutual Life of Georgia	21,486.00	9,847.09	31,333.09
Sun Life (Canada)	1,138,901.52	507,176.77	1,646,078.29
Travelers Insurance Company	2,622,232.88	129,668.38	2,891,901.26
Union Central Life	2,080,568.93	1,316,587.92	3,397,156.85
Union Mutual Life	766,155.97	354,849.71	1,121,005.68
Washington Life	1,454,534.17	666,366.04	2,120,900.21
Total	162,697,416.67	78,873,317.98	241,570,734.65

DISBURSEMENTS.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Supplementary Contracts, Dividends to Stockholders, etc.	Commissions and Agency Expenses.	Medical Fees, Salaries, Rents, Advertising, Printing, etc.	Insurance Department, Fees and Taxes.	Taxes and Repairs, Real Estate and Miscellaneous Items.	Total Disbursements.
$ 210,320.00	$ 1,218,848.83	$ 548,168.43	$ 341,661.47	$ 3,264,341.09	$ 11,903,894.94
----------	466,754.80	331,272.86	171,713.34	413,074.87	7,767,579.52
----------	6,110.44	8,599.83	220.45	496.07	20,248.74
154,208.99	8,566,718.14	3,175,922.09	382,318.95	11,323,005.47	64,761,752.19
17,755.73	864,322.56	406,348.20	63,368.94	86,724.38	2,826,677.35
----------	325,585.57	111,063.97	25,846.16	29,318.09	784,904.05
25,875.00	852,682.61	283,358.12	47,673.25	160,826.20	4,656,766.17
----------	38,008.84	12,116.81	412.75	7,575.62	60,614.02
40,000.00	139,005.27	143,405.35	30,187.51	31,859.27	2,217,293.07
20,391.45	560,409.82	248,867.59	47,827.40	66,609.71	2,669,440.25
7,000.00	279,846.53	192,221.02	6,636.58	123,115.34	1,395,650.00
27,072.00	609,244.85	233,814.32	36,921.93	35,218.78	1,540,917.08
16,100.00	591,006.40	256,584.53	48,863.04	202,572.50	2,866,985.78
6,000.00	48,087.42	30,484.88	4,996.04	6,203.39	290,709.26
49,653.95	866,273.29	381,082.67	120,681.58	125,885.87	5,807,655.01
153,404.85	13,444,662.69	4,579,283.69	666,509.68	973,499.50	38,205,401.15
26,166.67	360,291.25	149,782.16	30,977.43	40,508.54	1,516,468.93
77,194.71	1,609,319.81	651,065.61	435,937.72	430,718.71	13,429,065.86
176,364.94	9,319,218.80	4,052,587.15	779,189.15	6,178,786.70	55,972,969.27
2,379.14	953,671.13	342,338.06	129,407.40	162,273.73	4,416,317.27
7,300.00	776,436.51	404,558.80	104,415.84	164,315.32	5,327,277.01
129,392.21	12,934,694.29	3,853,477.68	884,830.44	1,262,278.97	59,326,713.42
93,689.61	3,405,591.68	996,031.11	649,395.90	468,960.91	25,871,743.88
37,213.00	621,776.12	238,410.96	30,363.06	658,550.60	2,408,481.75
114,408.00	1,964,439.46	677,125.44	390,506.68	326,122.59	10,812,526.55
7,066.67	577,203.11	236,772.47	91,382.21	51,639.53	2,784,495.93
10,316.00	783,842.75	526,703.38	64,624.32	52,586.39	3,493,834.56
216,698.10	11,211,418.91	3,563,085.22	794,510.09	608,626.95	30,730,155.13
----------	158,863.41	98,452.32	5,840.98	10,522.09	309,900.93
8,615.00	74,098.76	27,883.24	1,051.41	2,198.06	150,983.39
700.00	506,097.54	189,608.14	30,189.00	95,591.54	1,344,000.70
3,435.00	200,450.24	111,243.54	23,197.38	149,199.36	941,656.88
12,486.39	12,486.39	20,244.55	2,806.69	1,120.22	60,707.24
----------	25,641.95	9,569.82	660.47	227.95	36,552.95
----------	3,658.97	2,945.97	266.00	272.26	7,143.20
2,473.23	596,914.90	217,232.30	70,652.82	106,279.17	3,719,453.72
----------	750,772.25	262,744.12	42,135.57	60,141.13	1,762,287.32
----------	83,408.04	28,577.99	2,379.20	2,963.97	148,662.29
17,948.74	912,881.99	253,688.03	38,513.57	49,053.46	2,918,194.08
130,443.24	753,924.66	347,183.59	15,758.30	296,054.20	4,435,266.15
31,743.52	1,161,430.83	362,645.97	140,214.94	272,319.84	5,363,511.95
3,443.31	456,190.73	202,488.40	43,693.22	84,588.13	1,911,409.47
2,214.40	445,762.56	215,690.94	45,765.78	218,336.03	3,048,672.92
1,839,473.85	79,538,050.10	28,984,731.32	12,578,687.64	28,442,288.77	392,953,916.33

TABLE

EXHIBIT OF POLICIES OF LIFE INSURANCE COMPANIES

Name of Company.	Policies in Force at Beginning of Year.		Policies Issued During Year.	
	Number.	Amount.	Number.	Amount.
Ætna Life	138,538	$ 237,304,739.00	17,085	$ 30,064,641.00
Bankers Life				
Connecticut Mutual	70,207	166,417,515.00	4,457	11,774,515.00
Eastern Life	643	886,500.00	1,469	192,500.00
Equitable Life Assurance	551,462	1,460,312,089.00	74,425	158,589,234.00
Fidelity Mutual	55,265	109,146,658.00	10,717	20,296,559.00
Franklin Life	19,309	29,523,386.00	5,129	7,571,246.00
Germania Life	61,279	103,937,343.00	8,497	14,286,096.00
Greensboro Life			1,243	2,077,300.00
Hartford Life	38,126	67,736,403.00	2,513	3,630,189.00
Home Life (New York)	41,541	74,892,289.00	7,161	12,496,191.00
Illinois Life	23,684	38,106,796.00	4,761	10,670,634.00
Life of Virginia	366,843	43,623,886.00	130,045	14,806,673.00
Manhattan Life	33,851	72,605,871.00	5,523	13,732,168.00
Maryland	4,332	8,121,648.00	567	1,194,037.00
Massachusetts Mutual	78,980	180,096,256.00	11,649	23,256,567.00
Metropolitan Life "Ordinary"	399,141	330,609,826.00	130,652	96,911,641.00
Metropolitan Life "Industrial"	7,614,729	1,127,889,229.00	1,940,721	323,547,732.00
Michigan Mutual	33,069	44,293,414.00	5,811	9,503,660.00
Mutual Benefit (Newark)	152,532	354,869,668.00	25,530	52,736,171.00
Mutual Life (New York)	659,544	1,547,611,660.00	88,067	181,662,643.00
National Life (Vermont)	67,380	131,601,647.00	12,507	22,336,336.00
New England Mutual	63,031	153,928,148.00	9,923	21,098,081.00
New York Life	924,712	1,928,609,308.00	157,540	296,640,854.00
Northwestern Mutual	299,730	708,552,287.00	36,347	93,584,206.00
Pacific Mutual	34,699	54,614,627.00	14,536	16,316,248.00
Penn Mutual	140,798	332,016,287.00	25,521	61,256,943.00
Phœnix Mutual	48,732	80,494,884.00	7,853	14,109,372.00
Provident Savings	41,897	94,456,845.00	11,135	21,143,508.00
Prudential Ins. Co. of America "Ordinary"	324,338	380,740,769.00	92,032	93,861,524.00
Prudential Ins. Co. of America "Industrial"	5,642,335	675,992,239.00	1,414,380	169,444,537.00
Reliance Life	1,846	4,218,274.00	2,405	4,244,000.00
Security Life and Annuity	1,340	3,086,100.00	2,052	3,257,200.00
Security Mutual Life	26,260	47,044,657.00	8,620	13,229,252.00
Security Trust and Life	11,194	21,004,803.00	1,996	4,591,550.00
South Atlantic Life	1,882	2,937,353.00	256	378,875.00
Southern Life and Trust	426	890,500.00	660	910,250.00
Southern Life			155	276,500.00
State Mutual (Massachusetts)	40,347	105,161,408.00	6,699	15,834,639.00
State Life (Indiana)	20,259	55,134,521.00	9,261	23,168,734.00
State Mutual Life of Georgia	1,087	2,433,000.00	1,038	2,267,000.00
Sun Life (Canada)	66,929	82,861,364.00	14,009	18,354,118.00
Travelers Insurance Company	59,890	145,077,512.00	9,653	20,698,856.00
Union Central Life	115,873	209,413,293.00	17,619	34,400,946.00
Union Mutual	42,155	60,598,837.00	7,207	9,713,736.00
Washington Life	36,569	67,488,150.00	3,534	6,892,547.00
Total	18,356,804	11,346,331,719.00	4,342,960	1,957,010,209.00

No. XII.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR 1905.

Policies Terminated During the Year.		Policies in Force at End of Year.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
9,511	$ 16,724,122.00	146,215	$ 250,858,315.00	7,677	$13,553,576.00	-------	$-------
3,368	8,868,040.00	71,307	169,412,783.00	1,100	2,995,268.00	-------	-------
931	444,554.00	1,181	634,446.00	538	-------	-------	252,054.00
69,394	172,114,711.00	557,333	1,449,440,390.00	5,871	-------	-------	10,871,699.00
8,288	16,993,280.00	58,206	114,888,201.00	2,941	5,741,543.00	-------	-------
3,556	5,072,657.00	20,922	32,068,660.00	1,613	2,545,274.00	-------	-------
5,327	9,270,432.00	64,502	109,127,609.00	3,223	5,190,266.00	-------	-------
150	283,000.00	1,093	1,798,300.00	-------	-------	-------	-------
6,140	11,670,182.00	34,542	59,805,501.00	-------	-------	3,584	7,930,902.00
4,198	7,815,378.00	44,615	79,775,340.00	3,074	4,883,051.00	-------	-------
5,017	8,256,447.00	24,708	42,102,410.00	1,024	3,995,624.00	-------	-------
96,661	9,896,580.00	404,378	49,010,226.00	37,535	5,386,340.00	-------	-------
3,899	10,728,958.00	35,655	76,024,255.00	1,804	3,418,384.00	-------	-------
329	600,375.00	4,571	8,716,310.00	239	594,662.00	-------	-------
4,922	11,393,203.00	85,783	192,362,811.00	6,803	12,266,555.00	-------	-------
80,704	59,717,489.00	463,326	377,578,487.00	64,185	46,968,661.00	-------	-------
1,436,292	243,512,649.00	8,119,158	1,207,924,312.00	504,429	80,035,083.00	-------	-------
4,164	5,472,504.00	34,845	48,473,828.00	1,676	4,180,414.00	-------	-------
11,763	24,843,532.00	166,452	383,113,552.00	13,920	28,243,884.00	-------	-------
59,194	141,327,354.00	689,321	1,589,549,468.00	29,777	41,937,808.00	-------	-------
6,608	12,138,835.00	73,435	142,049,978.00	6,055	10,448,331.00	-------	-------
4,277	10,644,524.00	68,784	164,728,147.00	5,753	10,799,999.00	-------	-------
83,875	181,916,091.00	1,001,269	2,061,593,886.00	76,557	132,984,578.00	-------	-------
19,800	48,356,782.00	320,896	764,266,187.00	21,166	56,713,900.00	-------	-------
10,163	9,709,331.00	39,356	61,680,117.00	4,657	7,065,490.00	-------	-------
14,301	34,341,709.00	155,438	366,870,020.00	14,640	34,853,733.00	-------	-------
4,352	6,882,477.00	52,284	87,813,040.00	3,552	7,318,156.00	-------	-------
9,746	21,573,624.00	43,898	96,768,367.00	2,001	2,311,522.00	-------	-------
47,753	47,544,536.00	372,940	431,777,561.00	48,602	51,036,792.00	-------	-------
1,100,975	144,276,646.00	6,117,575	738,502,100.00	475,240	62,509,861.00	-------	-------
696	1,320,375.00	3,562	7,201,940.00	1,716	2,983,666.00	-------	-------
213	416,600.00	3,181	5,936,100.00	1,841	2,850,000.00	-------	-------
5,685	10,701,035.00	29,717	51,010,771.00	3,457	3,966,114.00	-------	-------
2,393	4,549,644.00	10,924	21,316,029.00	-------	311,226.00	270	-------
314	440,000.00	1,824	2,876,228.00	-------	-------	58	61,125.00
86	128,250.00	1,000	1,672,700.00	574	782,200.00	-------	-------
-------	-------	155	276,500.00	-------	-------	-------	-------
2,856	8,029,801.00	44,225	113,159,331.00	3,878	7,997,923.00	-------	-------
4,422	10,464,295.00	25,274	68,403,304.00	5,016	13,268,783.00	-------	-------
473	944,000.00	1,665	3,795,500.00	578	1,362,500.00	-------	-------
7,741	8,149,360.00	73,441	93,527,676.00	6,512	10,666,312.00	-------	-------
4,764	10,699,311.00	64,898	155,286,469.00	5,008	10,208,957.00	-------	-------
8,656	16,284,246.00	125,151	228,114,041.00	9,268	18,700,748.00	-------	-------
4,286	6,299,705.00	45,194	64,163,238.00	3,039	3,564,201.00	-------	-------
5,602	11,897,859.00	34,839	63,255,371.00	-------	-------	1,730	4,232,779.00
3,163,845	1,379,919,483.00	19,739,038	12,038,709,805.00	1,386,539	714,641,385.00	5,642	23,348,559.00

TABLE

SHOWING POLICIES OF LIFE INSURANCE COMPANIES

Name of Company.	By Death.		By Maturity.		By
	No.	Amount.	No.	Amount.	No.
Ætna Life	1,676	$ 3,160,076.00	1,277	$1,888,854.00	200
Bankers Life					
Connecticut Mutual	1,690	4,439,279.00	167	321,529.00	
Eastern Life	4	4,054.00			
Equitable Life Assurance	5,986	19,000,063.00	1,141	4,212,661.00	4,095
Fidelity Mutual	522	1,270,761.00			179
Franklin Life	176	255,587.00			224
Germania Life	736	1,420,236.00	786	1,255,690.00	92
Greensboro Life	1	2,500.00			
Hartford Life	813	1,709,665.00			48
Home Life (New York)	424	781,375.00	210	395,131.00	15
Illinois Life	278	486,022.00	21	24,246.00	2,201
Life of Virginia					
Manhattan Life	415	1,142,773.00	104	204,245.00	48
Maryland	61	129,886.00	17	29,935.00	4
Massachusetts Mutual	823	2,527,507.00	117	344,482.00	7
Metropolitan Life "Ordinary"	3,686	2,965,698.00	92	98,443.00	58
Metropolitan Life "Industrial"	116,725	12,330,902.00			651
Michigan Mutual	359	514,372.00	144	275,035.00	21
Mutual Benefit (Newark)	1,843	5,335,851.00	603	1,510,363.00	1,188
Mutual Life (New York)	7,183	21,441,822.00	1,745	4,423,547.00	336
National Life (Vermont)	572	1,377,544.00	441	549,763.00	357
New England Mutual	731	2,201,521.00	159	386,702.00	22
New York Life	8,244	21,291,752.00	1,828	4,867,414.00	63,076
Northwestern Mutual	2,605	7,663,303.00	637	1,617,809.00	31
Pacific Mutual	296	496,651.00	25	60,940.00	2,332
Penn Mutual	1,336	3,845,460.00	477	1,066,227.00	685
Phœnix Mutual	590	1,170,808.00	99	127,884.00	137
Provident Savings	524	1,316,894.00	2	2,000.00	2,334
Prudential Insurance Company of America "Ordinary"	2,536	3,133,901.00	110	78,175.00	13,491
Prudential Insurance Company of America "Industrial"	83,015	8,600,894.00			288
Reliance Life	16	45,300.00			1
Security Life and Annuity	20	39,000.00			
Security Mutual Life	232	482,080.00			
Security Trust and Life	188	383,210.00	4	5,151.00	186
South Atlantic Life	11	24,500.00			
Southern Life and Trust					
Southern Life					
State Mutual (Massachusetts)	376	1,395,942.00	138	428,766.00	40
State Life (Indiana)	131	402,235.00			3,398
State Mutual Life of Georgia	13	34,000.00			
Sun Life (Canada)	700	982,984.00	282	290,025.00	20
Travelers Insurance Company	758	2,144,333.00	300	655,947.00	188
Union Central Life	873	1,689,451.00	397	674,738.00	293
Union Mutual Life	387	678,226.00	94	93,940.00	554
Washington Life	507	1,046,479.00	317	458,175.00	129
Total	248,062	139,364,897.00	11,734	26,347,817.00	96,929

No. XIII.

TERMINATED DURING THE YEAR 1905—MODE OF TERMINATION.

Expiry.	By Surrender.		By Lapse.		By Decrease.		Total Ceased.	
Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
$ 372,700.00	1,513	$2,692,971.00	4,829	$ 8,295,064.00	16	$ 314,457.00	9,511	$ 16,724,122.00
3,655.00	793	1,645,801.00	718	1,815,600.00	----------	642,176.00	3,368	8,868,040.00
----------	25	32,000.00	857	360,000.00	45	48,000.00	931	444,554.00
12,387,708.00	15,778	51,861,639.00	42,394	82,811,230.00	----------	1,841,410.00	69,394	172,114,711.00
457,204.00	403	858,874.00	7,052	13,663,709.00	132	742,732.00	8,288	16,993,280.00
367,589.00	75	152,426.00	3,081	4,270,035.00	----------	27,020.00	3,556	5,072,657.00
155,119.00	824	1,409,112.00	2,889	4,605,015.00	----------	425,260.00	5,327	9,270,432.00
----------	----------	----------	----------	----------	149	280,500.00	150	283,000.00
61,400.00	39	105,877.00	5,240	9,676,197.00	----------	117,043.00	6,140	11,670,182.00
54,825.00	605	1,143,748.00	2,944	5,043,985.00	----------	396,314.00	4,198	7,815,378.00
3,535,238.00	1,420	2,284,630.00	119	174,000.00	978	1,752,311.00	5,017	8,256,447.00
----------	----------	----------	----------	----------	----------	----------	96,661	9,896,580.00
166,905.00	579	1,524,514.00	2,737	6,820,611.00	16	869,910.00	3,899	10,728,958.00
1,480.00	24	26,948.00	218	396,128.00	5	15,998.00	4,571	8,716,310.00
25,500.00	1,176	2,432,082.00	2,799	4,990,457.00	----------	1,073,175.00	4,922	11,393,203.00
89,822.00	9,074	8,422,279.00	67,794	48,141,247.00	----------	----------	80,704	59,717,489.00
34,727.00	65,281	9,877,815.00	1,253,635	221,269,205.00	----------	----------	1,436,292	243,512,649.00
31,000.00	673	947,781.00	2,967	3,565,244.00	----------	139,072.00	4,164	5,472,504.00
2,621,323.00	4,537	10,006,288.00	3,592	5,255,473.00	----------	114,234.00	11,763	24,843,532.00
1,812,259.00	10,095	23,959,386.00	39,835	82,116,481.00	----------	7,773,859.00	689,321	1,589,549,468.00
762,450.00	1,485	2,806,767.00	3,623	6,200,459.00	130	441,852.00	6,608	12,138,835.00
63,033.00	956	2,219,753.00	2,394	4,498,762.00	15	1,274,753.00	4,277	10,644,524.00
109,141,000.00	8,715	21,925,555.00	2,012	6,495,460.00	----------	18,194,910.00	83,875	181,916,091.00
1,346,717.00	5,673	12,610,705.00	6,981	12,871,374.00	3,873	12,246,874.00	19,800	48,356,782.00
3,574,331.00	272	484,427.00	7,238	4,663,324.00	----------	429,658.00	10,163	9,709,331.00
1,893,135.00	2,432	6,218,471.00	8,818	17,680,100.00	553	3,633,316.00	14,301	34,341,709.00
193,395.00	798	1,317,496.00	2,728	3,933,024.00	----------	139,870.00	4,352	6,882,477.00
5,086,739.00	593	1,450,969.00	6,293	12,824,028.00	----------	874,994.00	9,746	21,573,624.00
18,580,818.00	2,637	3,919,794.00	28,979	21,261,713.00	----------	570,135.00	47,753	47,544,536.00
11,330.00	57,341	8,641,928.00	951,704	126,835,654.00	8,627	187,140.00	1,100,975	144,276,946.00
1,000.00	22	67,200.00	657	1,193,875.00	----------	12,000.00	696	1,320,375.00
----------	5	15,500.00	188	348,100.00	7	14,000.00	220	416,600.00
----------	132	221,878.00	5,321	9,878,329.00	----------	118,748.00	5,685	10,701,035.00
335,578.00	112	228,079.00	1,900	3,451,582.00	3	146,044.00	2,393	4,549,644.00
----------	4	3,500.00	296	404,000.00	3	8,000.00	314	440,000.00
----------	16	19,000.00	70	109,250.00	----------	----------	86	128,250.00
----------	----------	----------	----------	----------	----------	----------	----------	----------
122,241.00	770	1,872,428.00	1,494	3,215,357.00	38	995,067.00	2,856	8,029,801.00
7,525,760.00	500	1,750,831.00	393	785,469.00	----------	----------	4,422	10,464,295.00
----------	----------	----------	460	910,000.00	----------	----------	473	944,000.00
114,763.00	1,286	1,759,313.00	5,453	4,813,785.00	----------	188,490.00	7,741	8,149,360.00
421,072.00	837	2,177,354.00	2,681	4,814,566.00	----------	486,039.00	4,764	10,699,311.00
558,700.00	539	1,222,753.00	6,554	11,412,193.00	----------	726,411.00	8,656	16,284,246.00
929,670.00	544	860,169.00	2,676	3,655,098.00	31	82,603.00	4,286	6,299,705.00
341,023.00	888	1,970,488.00	3,761	7,140,179.00	----------	941,515.00	5,602	11,897,859.00
173,196,209.00	199,471	193,041,529.00	2,493,764	772,665,362.00	14,621	58,285,890.00	3,798,211	2,829,052,832.00

TABLE

EXHIBIT OF LIFE POLICIES IN

Name of Company.	Whole Life Policies.	
	Number.	Amount.
Ætna Life	31,782	$ 49,834,301.00
Bankers Life		
Connecticut Mutual	61,276	146,356,788.00
Eastern Life	1,122	568,946.00
Equitable Life Assurance	385,551	1,022,133,041.00
Fidelity Mutual	28,936	54,951,338.00
Franklin Life	15,613	21,937,062.00
Germania Life	24,755	46,503,561.00
Greensboro Life	1,055	1,712,800.00
Hartford Life	3,537	4,996,266.00
Home Life (New York)	33,624	59,780,013.00
Illinois Life	17,369	29,045,961.00
Life of Virginia	8,388	5,879,359.00
Manhattan Life	31,307	67,058,983.00
Maryland	3,577	6,522,203.00
Massachusetts Mutual	73,706	167,639,426.00
Metropolitan Life "Ordinary"	193,074	198,719,611.00
Metropolitan Life "Industrial"	3,076,252	436,157,142.00
Michigan Mutual	16,648	18,190,408.00
Mutual Benefit (Newark)	130,117	299,450,936.00
Mutual Life (New York)	553,680	1,283,706,078.00
National Life (Vermont)	42,016	86,011,640.00
New England Mutual	36,254	85,115,219.00
New York Life	626,551	1,289,659,515.00
Northwestern Mutual	209,570	498,089,091.00
Pacific Mutual	24,056	39,643,975.00
Penn Mutual	89,334	204,020,599.00
Phœnix Mutual	17,753	30,825,145.00
Provident Savings	18,703	34,693,794.00
Prudential Insurance Company of America "Ordinary"	265,458	319,525,794.00
Prudential Insurance Company of America "Industrial"	5,930,902	727,202,106.00
Reliance Life	2,318	4,664,132.00
Security Life and Annuity	2,116	4,296,900.00
Security Mutual Life	12,313	24,557,146.00
Security Trust and Life	6,327	13,352,231.00
South Atlantic Life	1,544	2,353,203.00
Southern Life and Trust	970	1,603,500.00
Southern Life	135	235,500.00
State Mutual (Massachusetts)	19,937	51,689,613.00
State Life (Indiana)	19,785	52,902,404.00
State Mutual Life of Georgia	615	1,460,750.00
Sun Life (Canada)	39,014	54,165,498.00
Travelers Insurance Company	39,110	98,525,482.00
Union Central Life	103,738	188,517,641.00
Union Mutual	27,334	37,829,450.00
Washington Life	25,161	44,852,824.00
Total	12,251,383	7,816,937,375.00

No. XIV.

FORCE DECEMBER 31, 1905.

Endowment Policies.		All Other Policies.		Additions to Policies by Dividends.	Total Policies in Force December 31, 1905.	
Number.	Amount.	Number.	Amount.		Number.	Amount.
102,620	$ 175,606,919.00	11,813	$25,417,095.00	$----------	146,215	$ 250,858,315.00
8,962	20,032,730.00	1,069	3,023,265.00	----------	71,307	169,412,783.00
10	18,000.00	49	47,500.00	----------	1,181	634,446.00
161,477	397,491,980.00	10,305	23,350,320.00	6,465,049.00	557,333	1,449,440,390.00
12,917	22,309,885.00	16,353	37,625,862.00	1,116.00	58,206	114,888,201.00
2,649	3,467,406.00	2,660	6,664,192.00	----------	20,922	32,068,660.00
39,630	61,328,591.00	117	686,084.00	609,373.00	64,502	109,127,609.00
22	34,000.00	16	51,500.00	----------	1,093	1,798,300.00
4,459	6,488,173.00	26,546	48,320,082.00	980.00	34,542	59,805,501.00
9,006	13,851,828.00	1,985	3,940,227.00	2,203,272.00	44,615	79,775,340.00
2,457	3,253,792.00	4,882	9,152,399.00	650,258.00	24,708	42,102,410.00
549	413,089.00	395,441	42,717,778.00	----------	404,378	49,010,226.00
4,009	7,524,823.00	339	1,392,068.00	48,381.00	35,655	76,024,255.00
947	2,008,909.00	47	143,750.00	41,448.00	4,571	8,716,310.00
10,133	18,197,820.00	1,944	5,273,694.00	1,251,871.00	85,783	192,362,811.00
267,769	164,535,499.00	1,853	14,323,377.00	----------	463,326	377,578,487.00
4,798,700	764,003,795.00	244,206	7,763,375.00	----------	8,119,158	1,207,924,312.00
12,121	18,714,788.00	6,076	11,287,126.00	281,506.00	34,845	48,473,828.00
32,434	69,996,877.00	3,901	6,994,733.00	6,671,006.00	166,452	383,113,552.00
130,351	271,012,948.00	5,290	15,760,447.00	19,069,995.00	689,321	1,589,549,468.00
27,649	47,124,643.00	3,770	8,812,540.00	101,155.00	73,435	142,049,978.00
29,301	68,459,636.00	3,229	10,336,091.00	817,201.00	68,784	164,728,147.00
354,726	671,795,023.00	19,992	96,052,206.00	4,087,142.00	1,001,269	2,061,593,886.00
93,037	202,711,091.00	18,289	53,723,010.00	9,742,995.00	320,896	764,266,187.00
6,305	8,498,002.00	8,995	12,179,570.00	1,358,570.00	39,356	61,680,117.00
40,941	83,642,691.00	25,163	77,761,009.00	1,445,721.00	155,438	366,870,020.00
30,501	47,799,813.00	4,030	8,385,589.00	802,493.00	52,284	87,813,040.00
3,687	7,010,020.00	21,508	55,064,553.00	----------	43,898	96,768,367.00
93,276	89,199,812.00	14,206	22,733,375.00	318,580.00	372,940	431,777,561.00
98,919	8,785,612.00	87,754	2,511,371.00	3,011.00	6,117,575	738,502,100.00
1,167	2,116,100.00	77	419,238.00	2,470.00	3,562	7,201,940.00
64	88,000.00	1,001	1,551,200.00	----------	3,181	5,936,100.00
3,176	4,105,788.00	14,228	20,795,806.00	1,552,031.00	29,717	51,010,771.00
1,952	3,519,771.00	2,645	4,444,027.00	----------	10,924	21,316,029.00
144	219,000.00	136	304,025.00	----------	1,824	2,876,228.00
30	69,000.00	----------	----------	----------	1,000	1,672,700.00
7	13,000.00	13	28,000.00	----------	155	276,500.00
21,877	53,076,291.00	2,411	6,604,437.00	1,788,990.00	44,225	113,159,331.00
987	1,919,741.00	4,502	13,581,159.00	----------	25,274	68,403,304.00
7	12,000.00	1,043	2,322,750.00	----------	1,665	3,795,500.00
31,310	37,564,426.00	3,117	1,124,371.00	673,381.00	73,441	93,527,676.00
19,653	42,429,123.00	6,135	14,313,226.00	18,638.00	64,898	155,286,469.00
18,534	30,070,095.00	2,879	8,490,952.00	1,035,353.00	125,151	228,114,041.00
13,119	17,196,157.00	4,741	8,748,354.00	389,277.00	45,194	64,163,238.00
9,117	15,974,362.00	561	1,821,068.00	607,117.00	34,839	63,255,371.00
6,500,708	3,463,791,049.00	985,307	696,042,801.00	62,038,380.00	19,739,038	12,038,709,845.00

TABLE No. XV—BUSINESS

EXHIBIT OF POLICIES, LOSSES INCURRED, LOSSES PAID AND PREMIUMS RECEIVED

Name of Company.	Policies in Force December 31, 1904.		Policies Issued During 1905.	
	Number.	Amount.	Number.	Amount.
Ætna Life	3,305	$ 4,910,486.00	623	$ 889,264.00
Bankers Life				
Connecticut Mutual	336	737,298.00	74	166,253.00
Eastern Life*	643	886,500.00	1,469	192,500.00
Equitable Life Assurance	5,315	10,152,499.00	610	916,475.00
Fidelity Mutual	1,411	2,217,604.00	209	293,975.00
Franklin Life	69	182,460.00	165	272,449.00
Germania Life	284	557,700.00	67	127,403.00
Greensboro Life			1,066	1,816,500.00
Hartford Life	547	1,064,823.00	32	40,812.00
Home Life (New York)	374	485,904.00	26	47,666.00
Illinois Life	298	370,333.00	42	41,500.00
Life of Virginia	80,412	9,474,862.00	26,724	3,082,996.00
Manhattan Life	285	406,566.00	49	70,200.00
Maryland	283	410,443.00	128	225,380.00
Massachusetts Mutual	382	739,323.00	131	223,500.00
Metropolitan Life "Ordinary"	890	842,268.00	937	847,459.00
Metropolitan Life "Industrial"	9,755	1,599,575.00	17,183	2,864,826.00
Michigan Mutual	562	640,129.00	297	345,958.00
Mutual Benefit (Newark)	5,292	8,349,111.00	1,360	1,867,404.00
Mutual Life (New York)	6,786	14,410,937.00	1,444	2,119,566.00
National Life (Vermont)	305	375,882.00	440	569,545.00
New England Mutual			98	194,000.00
New York Life	5,571	10,520,965.00	986	1,534,613.00
Northwestern Mutual	1,931	3,828,337.00	349	555,500.00
Pacific Mutual	577	670,516.00	331	397,278.00
Penn Mutual	3,986	7,350,049.00	740	1,286,011.00
Phœnix Mutual	1,574	2,120,526.00	430	508,000.00
Provident Savings	1,499	3,282,406.00	413	833,788.00
Prudential Insurance Company of America	2,514	4,142,845.00	582	889,399.00
Reliance Life	61	138,500.00	147	247,750.00
Security Life and Annuity	1,252	2,924,100.00	1,799	2,740,700.00
Security Mutual Life	501	656,966.00	146	178,739.00
Security Trust and Life	341	484,151.00	81	105,426.00
South Atlantic Life	324	473,750.00	71	107,607.00
Southern Life and Trust	406	853,000.00	594	846,750.00
Southern Life			155	276,500.00
State Mutual (Massachusetts)	675	1,148,859.00	178	237,724.00
State Life (Indiana)	987	1,728,991.00	442	580,416.00
State Mutual Life of Georgia	60	85,500.00	26	30,000.00
Sun Life (Canada)	1,558	832,587.00	377	309,391.00
Travelers Insurance Company	710	1,973,979.00	92	285,165.00
Union Central Life	3,433	4,620,739.00	431	585,700.00
Union Mutual	131	190,778.00	155	225,765.00
Washington Life	601	713,954.00	136	197,097.00
Total	146,266	107,556,201.00	61,835	30,171,950.00

*Including Industrial.

IN NORTH CAROLINA.

OF LIFE INSURANCE COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1905.

Policies Ceased During 1905.		Policies in Force December 31, 1905.		Losses.			Premiums Received.
Number.	Amount.	Number.	Amount.	Unpaid December 31, 1904.	Incurred During 1905.	Paid During 1905.	
275	$ 413,183.00	3,653	$ 5,386,567.00	$ 677.00	$ 80,830.00	$ 80,506.00	$ 167,185.29
35	98,611.00	375	804,940.00	----------	39,814.00	39,814.00	15,440.84
931	444,554.00	1,181	634,446.00	----------	4,053.96	4,054.96	20,937.00
625	1,087,488.00	5,300	9,981,486.00	2,117.00	111,919.00	110,036.00	350,892.25
207	321,190.00	1,413	2,190,389.00	----------	16,000.00	15,000.00	69,370.50
52	100,393.00	182	354,516.00	----------	4,025.62	4,025.62	14,576.76
64	212,950.00	287	472,153.00	----------	2,000.00	1,000.00	20,021.76
140	267,000.00	926	1,549,500.00	----------	2,500.00	2,500.00	51,791.58
111	244,363.00	468	861,272.00	----------	35,018.00	35,018.00	33,604.86
68	110,090.00	332	423,480.00	----------	3,241.48	3,241.48	16,416.10
68	78,314.00	272	333,519.00	----------	3,000.00	3,000.00	11,367.49
20,686	2,247,177.00	86,450	10,310,681.00	4,952.30	111,170.15	107,410.71	386,208.12
50	67,400.00	284	409,366.00	----------	6,000.00	6,000.00	12,597 08
42	72,500.00	369	563,323.00	----------	13,000.00	13,000.00	21,929.60
43	71,102.00	470	891,721.00	----------	15,221.00	15,221.00	31,762.12
349	329,066.00	1,478	1,360,661.00	----------	8,702.00	7,702.00	116,510.00
10,084	1,653,943.00	16,854	2,810,458 00	----------	9,673.50	9,568.50	
132	140,702.00	727	845,385.00	----------	6,015.00	6,015.00	26,644.81
498	627,032.00	6,154	9,589,483.00	13,738.00	79,384.00	84,350.00	339,687.20
853	1,423,389.00	7,377	15,107,114.00	----------	171,506.03	170,287.03	390,567.74
169	206,500.00	576	738,927.00	----------	6,000.00	6,000.00	25,813.62
----------	----------	98	194,000.00	----------	----------	----------	6,252.19
506	884,081.00	6,051	11,171,497.00	1,000.00	110,667.40	105,667.40	372,838.28
109	168,797.00	2,171	4,215,040.00	----------	77,507.00	77,507.00	135,990.04
159	177,302.00	749	890,492.00	----------	3,637.00	3,637.00	33,189.09
287	502,774.00	4,439	8,133,286.00	2,586.00	49,895.00	50,105.00	262,048.56
331	397,700.00	1,673	2,230,826.00	----------	13,000.00	13,000.00	84,561.20
372	789,179.00	1,540	3,327,015.00	1,000.00	69,182.00	66,182.00	118,799.62
423	603,613.00	2,673	4,428,631.00	12,000.00	14,500.00	25,500.00	165,783.55
30	43,000.00	178	343,250.00	----------	----------	----------	12,771.77
190	385,100.00	2,861	5,284,100.00	----------	30,987.31	30,987.31	180,553.46
108	150,703.00	539	685,002,00	----------	2,000.00	2,000.00	18,085.24
62	99,698.00	360	489,879.00	4,088.00	8,730.00	8,818.00	13,037.65
78	103,500.00	317	477,857.00	----------	5,000.00	5,000.00	16,884.84
69	108,250.00	931	1,591,500.00	----------	----------	----------	55,656.01
----------	----------	155	276,500.00	----------	----------	----------	9,703.01
77	109,619.00	776	1,276,964.00	4,625.00	7,759.02	12,384.02	42,780.96
302	496,780.00	1,127	1,812,627.00	4,000.00	16,000.00	19,000.00	56,883.97
50	66,000.00	36	49,500.00	----------	----------	----------	1,400.00
706	384,383.00	1,229	757,595.00	----------	5,822.61	3,729.21	25,381.32
38	64,625.00	764	2,194,519.00	----------	5,202.00	5,202.00	57,957.74
154	205,455.00	3,710	5,000,984.00	4,037.44	55,549.36	53,586.80	179,431.59
29	36,574.00	257	379,969.00	----------	----------	----------	10,831.29
106	132,016.00	631	779,035.00	----------	10,545.01	10,036.40	26,298.76
39,668	16,126,096.00	168,433	121,609,455.00	54,820.74	1,215,057.45	1,215,092.44	4,010,444.86

STATISTICAL TABLES

RELATING TO ASSESSMENT LIFE ASSOCIATIONS.

TABLE No. XVI—ASSESS

SHOWING INCOME AND DISBURSEMENTS 1905 AND ASSETS AND

Name of Association.	Income.		
	From Members.	All Other Sources.	Total.
Carolina Mutual Life	$ 8,076.92	$----------	$ 8,076.92
Industrial Life and Health	353,315.90	260.00	353,575.90
North Carolina Mutual and Provident	70,368.17	544.33	70,912.50
North Carolina Mutual Aid and Home Protection	----------	----------	----------
Peoples Mutual Benevolent	7,043.50	----------	7,043.50
Peoples Benevolent and Relief	30,334.76	----------	30,334.76
Piedmont Mutual Life	3,183.76	----------	3,183.76
United States Mutual	----------	----------	----------
Workers Mutual Life and Health	2,439.70	730.54	3,170.24
Total	474,762.71	1,534.87	476,297.58

MENT LIFE ASSOCIATIONS.

LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1905.

Disbursements.			Assets.			Total Liabilities.	Balance to Protect Contracts.
To Members.	All Other Payments.	Total.	Ledger Assets.	Non-ledger Assets.	Total.		
$ 3,036.97	$ 7,245.37	$10,282.34	$ 1,337.13	$----------	$ 1,337.13	$----------	$ 1,337.13
115,066.15	224,502.09	339,568.24	31,765.88	----------	31,765.88	----------	31,765.88
25,096.27	45,773.71	70,869.98	19,829.25	----------	19,829.25	6,100.00	13,729.25
621.00	6,422.50	7,043.50	206.64	----------	206.64	----------	206.64
15,918.32	15,402.73	31,321.05	563.53	----------	563.53	----------	563.53
720.81	2,205.61	2,926.42	346.11	----------	346.11	----------	346.11
830.82	2,289.49	3,120.31	104.66	----------	104.66	50.00	54.66
161,290.34	303,841.50	465,131.84	54,253.20	----------	54,153.20	6,150.00	48,003.20

TABLE

EXHIBIT OF POLICIES OR CERTIFICATES OF

Name of Association.	Certificates in Force December 31, 1904.		Certificates Written During 1905.	
	Number.	Amount.	Number.	Amount.
Carolina Mutual Life	4,213	$ 26,962.27	4,160	$ 30,156.82
Industrial Life and Health	63,201	1,514,824.00	85,167	2,129,175.00
North Carolina Mutual and Provident	21,496	644,880.00	26,406	804,490.00
North Carolina Mutual Aid and Home Protective	----------	----------	----------	----------
Peoples Mutual Benevolent	7,510	Not given	625	----------
Peoples Benevolent and Relief	48,935	1,712,725.00	9,311	139,665.00
Piedmont Mutual Life	1,551	Not given	2,411	----------
United States Mutual	----------	----------	----------	----------
Workers Mutual Life and Health	383	11,342.00	1,025	22,031.00
Total	148,169	3,910,733.27	129,105	3,125,517.82

No. XVII.

ASSESSMENT LIFE ASSOCIATIONS FOR 1905.

Certificates Terminated During 1905.		Certificates in Force December 31, 1905.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
3,047	$ 20,313.84	5,326	$ 36,805.25	1,113	$ 9,842.98	----------	----------
78,524	1,963,000.00	69,844	1,680,999.00	6,643	174,175.00	----------	----------
16,400	490,484.95	31,502	958,885.05	10,006	314,005.05	----------	----------
----------	----------	----------	----------	----------	----------	2,122	Not given
2,743	----------	5,388	----------	----------	----------	----------	----------
5,000	105,000.00	53,246	1,747,390.00	4,311	34,675.00	----------	----------
1,623	----------	2,339	----------	788	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------
796	16,003.00	612	17,370.00	229	6,028.00	----------	----------
108,133	2,694,801.79	168,255	4,441,449.25	23,090	538,726.03	2,122	----------

TABLE

SHOWING LIFE ASSESSMENT ASSOCIATIONS

Name of Association.	Certificates in Force December 31, 1904.		Certificates Issued During 1905.	
	Number.	Amount.	Number.	Amount.
Carolina Mutual Life	4,231	$ 26,962.27	4,160	$ 30,156.82
Industrial Life and Health	12,133	291,192.00	21,856	546,390.00
North Carolina Mutual and Provident	21,496	644,880.00	21,000	630,000.00
North Carolina Mutual Aid and Home Protective				
Peoples Mutual Benevolent	7,510	Not given	625	Not given
Peoples Benevolent and Relief	16,342	256,893.33	6,206	93,110.00
Piedmont Mutual Life	1,151	Not given	2,411	Not given
United States Mutual				
Workers Mutual Life and Health	383	11,342.00	1,025	22,031.00
Total	63,146	1,232,169.60	57,283	1,321,687.82

No. XVIII.

BUSINESS IN NORTH CAROLINA DURING 1905.

Certificates Terminated During 1905.		Certificates in Force December 31, 1905.		Premiums or Assessments Received.	Losses Incurred.	Losses Paid.
Number.	Amount.	Number.	Amount.			
3,047	$ 20,313.84	5,326	$ 36,805.25	$ 8,076.92	$ 774.15	$ 774.15
18,388	459,700.00	15,601	377,882.00	61,034.95	19,845.40	19,845.40
14,900	447,000.00	27,596	827,880.00	70,368.17	25,096.27	25,096.27
2,743	Not given	5,388	Not given	7,043.50	621.00	621.00
1,665	70,000.00	20,883	280,003.33	30,334.76	15,916.82	15,918.32
1,623	Not given	2,339	Not given	3,183.76	720.81	720.81
796	16,003.00	612	17,370.00	2,439.70	123.50	123.50
43,162	1,013,016.84	77,745	1,539,940.58	182,411.76	63,097.95	63,099.45

STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES.

TABLE No. XIX—

SHOWING ASSETS OF FIDELITY AND CASUALTY COMPANIES (LICENSED TO

Name of Company.	Real Estate.	Loans on Mortgages.	Loans on Collaterals.
Ætna Indemnity	$	$ 600.00	$
Ætna Life (Accident Department)	636,698.74	34,772,470.23	1,067,975.38
American Bonding	35,825.71	9,500.00	
American Credit-Indemnity			
American Surety	3,095,825.52		
American Reserve Bond	181,985.69	188,135.16	1,041,803.69
Employers Liability Assurance Corporation			
Employers Indemnity		24,600.00	
Edgecombe Mutual Hail			
Fidelity and Casualty	965,142.44		
Fidelity and Deposit		757,000.00	
Federal Union Surety		162,250.00	
Hartford Steam-boiler Inspection and Insurance	14,690.00	952,645.00	
Lloyds Plate-glass	265,000.00		
Metropolitan Plate-glass and Casualty			
Maryland Casualty	420,836.49		
National Surety	118,426.77	1,200.00	
New York Plate-glass			
Ocean Accident and Guarantee Corporation			
Pennsylvania Casualty			
People's Mutual Accident and Sick Benefit			
Preferred Accident			
Southern States Trust			
Standard Life and Accident	42,620.00	544,503.56	
Title Guaranty and Trust	9,000.00	134,360.65	80,600.00
Travelers (Accident Department)			
United States Fidelity and Guaranty	486,332.96	15,150.00	57,292.50
United States Casualty	5,000.00		
United Surety	250,000.00		
Wachovia Loan and Trust			
Total	6,477,384.32	37,462,414.60	2,247,671.57

ASSETS.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Bonds and Stocks.	Cash in Office and Banks.	Interest and Rents Due and Accrued.	Outstanding Premiums.	Other Items.	Total Assets.
$ 724,292.50	$ 355,477.31	$ 4,440.29	$ 107,841.41	$ 2,911.64	$ 1,195,563.15
29,577,692.48	7,234,262.49	873,401.19	729,727.74	4,355,276.07	79,247,504.32
1,253,052.00	145,361.60	5,802.87	93,100.58	----------	1,542,642.76
1,865,062.50	105,452.33	5,645.30	77,459.59	167,416.21	2,221,035.93
2,372,250.67	535,631.72	20,746.72	145,577.45	----------	6,170,032.08
659,375.80	9,433.23	----------	----------	1,247,049.72	3,327,833.29
2,570,276.88	2,426.98	27,536.67	409,768.18	63,702.54	3,073,711.25
284,059.75	12,480.69	4,284.37	31,712.19	----------	357,137.00
----------	1,438.46	----------	----------	----------	1,438.46
5,697,448.50	138,900.02	10,766.91	732,244.12	----------	7,544,501.99
4,922,675.00	367,948.19	----------	89,601.81	----------	6,137,220.00
94,255.60	117,884.63	2,625.28	28,155.24	----------	405,170.75
2,357,069.00	137,832.23	24,082.58	201,827.69	----------	3,688,146.50
487,039.78	31,697.22	----------	76,431.15	----------	860,168.15
545,880.00	47,146.69	4,410.80	77,180.35	3,458.71	678,076.55
2,394,121.33	110,770.17	13,384.60	443,647.36	100,000.00	3,482,759.95
1,158,556.25	672,184.43	----------	162,883.94	101,462.49	2,216,713.88
652,000.00	55,777.93	----------	87,891.82	----------	795,669.75
2,446,976.38	121,274.43	28,447.46	173,315.27	5,844.94	2,774,858.48
368,531.25	64,944.47	3,284.45	65,822.05	1,023.35	503,605.57
----------	----------	----------	----------	----------	----------
1,018,689.50	144,569.51	6,758.32	149,496.32	----------	1,319,513.65
----------	----------	----------	----------	----------	----------
1,322,300.00	134,174.05	20,895.12	305,922.37	535.88	2,370,950.98
1,149,157.50	89,015.03	12,725.50	139,427.75	15,551.48	1,710,837.91
9,236,676.31	527,212.08	151,676.23	----------	----------	9,915,564.62
2,047,528.81	358,789.20	28,710.89	409,506.11	94,973.19	3,498,183.66
1,672,512.50	103,520.23	16,719.85	123,401.70	----------	1,921,154.28
216,000.00	36,350.00	----------	----------	----------	502,350.00
----------	----------	----------	----------	----------	----------
77,093,480.29	11,662,005.32	1,266,345.40	4,861,943.19	6,159,206.22	147,230,449.91

TABLE No. XX—

SHOWING LIABILITIES OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Unpaid Claims.	Estimated Cost of Settlement Unpaid Claims.	Unearned Premiums.
Ætna Indemnity	$ 58,828.70	$	$ 271,311.86
Ætna Life (Accident Department)	1,398,824.37		1,457,413.72
American Bonding	228,525.77		362,269.97
American Credit-Indemnity	205,854.48		545,153.67
American Surety	476,774.22		856,188.70
American Reserve Bond			*2,170,324.15
Employers Liability Assurance Corporation	1,326,354.92		1,039,884.15
Employers Indemnity	12,025.00		85,365.94
Edgecombe Mutual Hail			
Fidelity and Casualty	1,474,306.89		2,943,243.89
Fidelity and Deposit	788,747.63		718,091.62
Federal Union Surety	10,412.50		97,884.82
Hartford Steam-boiler Inspection and Insurance	34,614.94		1,851,706.33
Lloyds Plate-glass	5,973.35		250,152.19
Metropolitan Plate-glass and Casualty	12,307.90		245,670.28
Maryland Casualty	613,308.99		949,398.89
National Surety	198,628.13		641,038.42
New York Plate-glass	8,587.95		239,600.11
Ocean Accident and Guarantee Corporation	572,359.68		659,174.77
Pennsylvania Casualty	21,240.26		115,228.29
Peoples Mutual Accident and Sick Benefit			
Preferred Accident	123,568.29		570,913.96
Southern States Trust			
Standard Life and Accident	539,083.70		682,309.82
Title Guaranty and Trust	105,586.03		300,550.77
Travelers (Accident Department)	2,659,670.31		2,859,358.22
United States Fidelity and Guaranty	312,397.86		1,153,669.63
United States Casualty	213,190.09		551,533.52
United Surety			
Wachovia Loan and Trust			
Total	11,401,171.96		21,617,437.79

* Reserve liability.

LIABILITIES.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Other Liabilities.	Total Liabilities Except Capital.	Cash Capital.	Surplus.	Surplus to Policyholders.	Total Liabilities Including Capital and Surplus.
$ 135,097.01	$ 465,237.57	$ 500,000.00	$ 230,325.58	$ 730,325.58	$ 1,195,563.15
69,315,859.42	72,172,097.51	2,000,000.00	5,075,406.81	7,075,406.81	79,247,504.32
32,980.61	623,776.35	500,000.00	418,866.41	918,866.41	1,542,642.76
39,345.18	790,353.33	1,000,000.00	430,682.60	1,430,682.60	2,221,035.93
32,364.50	1,365,327.42	2,500,000.00	2,304,704.66	4,804,704.66	6,170,032.08
59,467.58	2,229,791.73	227,000.00	871,041.56	1,098,041.56	3,327,833.29
116,543.10	2,482,782.17	200,000.00	390,928.08	590,929.08	3,073,711.25
10,442.99	107,833.93	100,000.00	149,303.07	249,303.07	357,137.00
292,007.01	4,709,557.79	500,000.00	2,334,944.20	2,834,944.20	7,544,501.99
22,400.45	1,529,239.70	2,000,000.00	2,607,980.30	4,607,980.30	6,137,220.00
6,238.05	114,535.37	250,000.00	40,635.38	290,635.38	405,170.75
40,365.54	1,926,686.81	500,000.00	1,261,459.69	1,761,459.69	3,688,146.50
37,292.53	293,418.07	250,000.00	316,750.08	566,750.08	860,168.15
29,208.82	287,187.00	200,000.00	190,889.55	390,889.55	678,076.55
266,457.43	1,829,165.31	750,000.00	903,594.64	1,653,594.64	3,482,759.95
436,886.92	1,276,553.47	500,000.00	440,160.41	940,160.41	2,216,713.88
42,341.34	290,529.40	200,000.00	305,140.35	505,140.35	795,669.75
288,133.88	1,519,668.33	200,000.00	1,055,190.15	1,255,190.15	2,774,858.48
20,544.83	157,013.38	300,000.00	46,592.19	346,592.19	503,605.57
150,397.56	844,879.81	200,000.00	274,633.84	474,633.84	1,319,513.65
239,315.68	1,514,709.20	250,000.00	606,241.78	856,241.78	2,370,950.98
201,632.89	607,769.69	791,100.00	311,968.22	1,103,068.22	1,710,837.91
249,647.61	5,768,676.14	1,000,000.00	3,146,888.48	4,146,888.48	9,915,564.62
94,458.52	1,560,526.01	1,700,000.00	237,657.65	1,937,657.65	3,498,183.66
156,430.67	921,154.28	300,000.00	700,000.00	1,000,000.00	1,921,154.28
		334,900.00	167,450.00	502,350.00	502,350.00
72,315,860.02	105,334,469.77	17,353,000.00	24,541,541.68	41,172,436.68	147,229,011.45

TABLE No. XXI—

SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Premiums	
	Accident.	Health.
Ætna Indemnity	$	$
Ætna Life (Accident Department)	1,455,479.25	184,569.27
American Bonding		
American Credit-Indemnity		
American Surety		
American Reserve Bond		
Employers Liability Assurance Corporation	237,359.11	33,572.02
Employers Indemnity	1,501.26	
Edgecombe Mutual Hail		
Fidelity and Casualty	1,564,335.02	715,815.60
Fidelity and Deposit		
Federal Union Surety		
Hartford Steam-boiler Inspection and Insurance		
Lloyds Plate-glass		
Metropolitan Plate-glass and Casualty	51,015.27	7,849.10
Maryland Casualty	426,442.33	51,254.38
National Surety		
New York Plate-glass		
Ocean Accident and Guarantee Corporation	186,812.06	8,723.52
Pennsylvania Casualty	66,980.64	19,608.64
Peoples Mutual Accident and Sick Benefit		
Preferred Accident	1,182,507.45	192,774.85
Southern States Trust		
Standard Life and Accident	818,973.00	107,757.22
Title Guaranty and Trust		
Travelers (Accident Department)	2,722,552.93	266,421.22
United States Fidelity and Guaranty		
United States Casualty	509,527.69	119,319.43
United Surety		
Wachovia Loan and Trust		
Total	9,223,486.01	1,707,665.25

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Received.

Liability.	Fidelity and Surety.	Plate-glass.	Steam-boiler.	Burglary and Theft.	Credit.
$	$ 319,576.49	$ 76,532.87	$	$ 127,897.82	$
2,108,027.86					
	628,119.43			53,063.69	
					1,265,492.92
	1,595,334.90				
1,961,339.27	64,109.39				
178,628.28					
1,643,812.18	229,965.79	285,632.46	374,265.96	532,160.13	
	1,364,184.26				
	187,217.64				
			1,228,224.66		
		444,003.54			
		421,787.31			
1,159,324.64		163,363.24	95,011.03	142,675.06	
	1,085,790.38			125,241.23	
		454,429.95			
924,135.57			44,025.58	99,102.03	390,040.12
92,249.99		18,955.12	9,613.74		
671,145.14					
	487,056.63				
3,364,649.59					
	1,902,808.10			328,073.05	
408,271.80			37,952.63	11,493.81	
12,511,584.32	7,864,163.01	1,864,704.49	1,789,093.60	1,419,706.82	1,655,533.04

TABLE No. XXI—

SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Premiums	
	Sprinkler.	Title.
Ætna Indemnity	$	$
Ætna Life (Accident Department)		
American Bonding		
American Credit-Indemnity		
American Surety		
American Reserve Bond		
Employers Liability Assurance Corporation		
Employers Indemnity		
Edgecombe Mutual Hail		
Fidelity and Casualty		
Fidelity and Deposit		
Federal Union Surety		
Hartford Steam-boiler Inspection and Insurance		
Lloyds Plate-glass		
Metropolitan Plate-glass and Casualty		
Maryland Casualty	69,848.50	
National Surety		
New York Plate-glass		
Ocean Accident and Guarantee Corporation		
Pennsylvania Casualty		
Peoples Mutual Accident and Sick Benefit		
Preferred Accident		
Southern States Trust		
Standard Life and Accident		
Title Guaranty and Trust		1,977.38
Travelers (Accident Department)		
United States Fidelity and Guaranty		
United States Casualty	27,109.66	
United Surety		
Wachovia Loan and Trust		
Total	96,958.16	1,977.38

INCOME—Continued.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Received.		Total Premium Income.	Interest Dividends and Rents.	All Other Items.	Total Income.
Hail.	Investors.				
$	$	$ 504,007.18	$ 33,838.74	$ 154,001.90	$ 691,847.82
		3,748,076.38	3,192,277.57	10,020,116.56	16,960,470.51
		681,183.12	59,239.83	2,113.85	742,536.80
		1,265,492.92	67,121.69	600.83	1,333,215.44
		1,595,334.90	350,096.70	59,930.65	2,005,362.25
	3,361,339.00	3,361,339.00			3,361,339.00
		2,296,379.79	78,120.87	275.00	2,374,775.66
		180,129.54	11,993.90		192,123.44
1,034.06		1,034.06			1,034.06
		5,345,987.14	289,878.68	82,847.78	5,718,713.60
		1,364,184.26	242,380.86	260,130.80	1,866,695.92
		187,217.64	12,100.25	613.50	199,931.39
		1,228,224.66	140,159.79	47,288.81	1,415,673.26
		444,003.54	33,290.17	451.73	477,745.44
		480,651.68	19,249.51		499,901.19
		2,107,919.18	105,180.94	108,294.79	2,321,394.91
		1,211,031.61	52,329.60	85,201.45	1,348,562.66
		454,429.95	23,938.78	12,405.86	490,774.59
		1,652,838.88	80,086.92	13,463.25	1,746,389.05
		207,408.13	9,309.08	50,328.74	267,045.95
		1,375,282.30	34,270.05	9,917.86	1,419,470.21
		1,592,875.36	81,098.06	203.10	1,674,176.52
		489,034.01	65,662.21	88,984.04	643,380.26
		6,353,623.74	394,992.55	59,595.27	6,808,211.56
		2,230,881.15	73,235.85	82,885.09	2,387,002.09
		1,113,675.02	61,751.06	4,160.42	1,179,586.50
1,034.06	3,361,339.00	41,497,245.14	5,511,603.66	11,143,811.28	58,152,666.08

TABLE No. XXII—

SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Losses		
	Accident.	Health.	Liability.
Ætna Indemnity	$	$	$
Ætna Life (Accident Department)	640,498.81	84,727.36	708,910.88
American Bonding			
American Credit-Indemnity			
American Surety			
American Reserve Bond			
Employers Liability Assurance Corporation	109,615.91	20,170.53	717,207.17
Employers Indemnity	190.00		55,284.59
Edgecombe Mutual Hail			
Fidelity and Casualty	558,095.67	277,299.89	863,793.16
Fidelity and Deposit			
Federal Union Surety			
Hartford Steam-boiler Inspection and Insurance			
Lloyds Plate-glass			
Metropolitan Plate-glass and Casualty	13,995.41	1,584.25	
Maryland Casualty	195,606.48	28,525.81	465,833.41
National Surety			
New York Plate-glass			
Ocean Accident and Guarantee Corporation	64,386.71	1,185.03	325,395.56
Pennsylvania Casualty	28,513.70	9,964.34	21,414.93
Peoples Mutual Accident and Sick Benefit			
Preferred Accident	418,169.49	75,295.09	
Southern States Trust			
Standard Life and Accident	384,733.35	40,970.71	207,435.54
Title Guaranty and Trust			
Travelers (Accident Department)	1,271,192.78	118,286.25	856,007.66
United States Fidelity and Guaranty			
United States Casualty	250,274.07	46,245.74	131,887.54
United Surety			
Wachovia Loan and Trust			
Total	3,935,273.38	704,255.00	4,553,170.44

DISBURSEMENTS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Paid.

Fidelity and Surety.	Plate-glass.	Steam-boiler.	Burglary and Theft.	Credit.	Sprinkler.	Title.
$ 94,785.58	$ 28,385.38	$----------	$ 51,657.25	$----------	$----------	$----------
125,329.88	----------	----------	11,069.93	----------	----------	----------
----------	----------	----------	----------	595,686.87	----------	----------
350,057.12	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
5,873.02	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
57,270.48	86,082.72	47,356.80	196,368.53	----------	----------	----------
490,291.11	----------	----------	----------	----------	----------	----------
35,964.34	----------	----------	----------	----------	----------	----------
----------	----------	85,425.51	----------	----------	----------	----------
----------	129,464.22	----------	----------	----------	----------	----------
----------	148,629.49	----------	----------	----------	----------	----------
----------	60,708.02	5,503.85	41,115.83	----------	28,645.79	----------
429,203.48	----------	----------	23,424.54	----------	----------	----------
----------	157,165.38	----------	----------	----------	----------	----------
----------	----------	23,221.07	14,144.33	188,840.40	----------	----------
----------	3,775.52	5,854.42	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
78,584.03	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
857,369.43	----------	----------	126,058.38	----------	----------	----------
----------	----------	591.79	1,335.61	----------	7,863.73	----------
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
2,524,728.47	614,210.73	167,953.44	465,174.40	783,527.27	36,509.52	----------

TABLE No. XXII—

SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Losses Paid.	
	Hail.	Investors.
Ætna Indemnity	$	$
Ætna Life (Accident Department)		
American Bonding		
American Credit Indemnity		
American Surety		
American Reserve Bond		
Employers Liability Assurance Corporation		
Employers Indemnity		
Edgecombe Mutual Hail	35.00	
Fidelity and Casualty		
Fidelity and Deposit		
Federal Union Surety		
Hartford Steam-boiler Inspection and Insurance		
Lloyds Plate-glass		
Metropolitan Plate-glass and Casualty		
Maryland Casualty		
National Surety		
New York Plate-glass		
Ocean Accident and Guarantee Corporation		
Pennsylvania Casualty		
Peoples Mutual Accident and Sick Benefit		
Preferred Accident		
Southern States Trust		
Standard Life and Accident		
Title Guaranty and Trust		
Travelers (Accident Department)		
United States Fidelity and Guaranty		
United States Casualty		
United Surety		
Wachovia Loan and Trust		
Total	35.00	

DISBURSEMENTS—Continued.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Total Losses Paid.	Commissions.	Dividends.	Investigation and Adjustment of Claims.	Salaries of Officers and Agents.	All Other Expenditures.	Total Disbursements.
$ 174,828.21	$ 125,752.22	$----------	$ 26,709.84	$ 121,641.08	$ 109,889.32	$ 558,826.67
1,434,137.05	1,074,845.24	50,000.00	87,471.89	197,183.67	9,060,257.09	11,903,894.94
136,399.81	180,760.22	----------	44,021.73	122,978.69	143,555.09	627,715.54
595,686.87	347,191.96	100,000.00	----------	110,756.17	133,684.56	1,287,319.56
350,057.12	111,600.35	200,000.00	12,478.70	564,417.50	394,347.24	1,632,900.91
852,866.63	627,223.71	36,725.94	191,334.98	69,929.70	158,912.53	1,936,993.49
55,474.59	30,643.07	6,000.00	----------	28,328.53	24,147.04	144,593.23
35.00	----------	----------	----------	212.30	48.36	295.66
2,086,267.25	1,436,432.12	95,000.00	277,677.46	657,887.91	582,180.40	5,135,415.14
490,291.11	353,566.03	280,000.00	36,725.57	162,898.68	244,620.36	1,568,101.75
35,964.34	48,558.65	----------	720.01	35,368.09	28,026.81	148,637.90
85,425.51	280,523.11	60,000.00	----------	178,642.44	552,011.80	1,156,609.86
129,464.22	149,093.32	50,000.00	----------	55,549.13	39,562.62	423,669.29
164,209.15	175,238.47	20,000.00	----------	71,503.85	45,221.40	476,172.87
825,938.19	586,415.61	90,000.00	246,687.07	208,625.36	159,636.37	2,117,302.60
452,628.02	218,547.82	----------	47,851.85	226,863.16	241,231.17	1,186,622.02
157,165.38	159,830.30	16,000.00	----------	48,326.02	33,137.59	414,459.29
617,178.10	404,536.63	----------	133,660.12	131,296.53	214,907.03	1,501,573.41
69,522.91	63,276.38	----------	7,420.69	25,178.07	37,036.01	203,434.06
493,464.58	446,291.12	24,000.00	15,375.80	218,273.52	129,922.06	1,327,327.08
633,139.60	436,014.51	30,000.00	69,778.23	152,336.72	124,390.86	1,445,659.92
78,584.03	147,079.99	46,835.00	11,255.37	30,921.47	155,417.09	470,092.95
2,245,486.69	1,682,671.72	250,000.00	498,290.27	594,488.90	621,625.23	5,892,562.81
983,427.81	521,435.45	59,500.00	69,149.71	367,214.61	269,422.77	2,270,150.35
438,198.48	317,860.82	----------	27,531.14	135,965.66	107,978.34	1,027,534.44
----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------
13,584,837.65	9,925,389.82	1,414,060.94	1,804,140.43	4,516,787.76	13,611,169.14	44,856,385.74

TABLE No. XXIII—

SHOWING PREMIUMS IN FORCE OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Accident.	Health.	Liability.	Fidelity.
Ætna Indemnity	$	$	$	$ 72,842.63
Ætna Life (Accident Department)	1,117,717.63	177,986.84	1,548,986.56	
American Bonding				645,858.83
American Credit-Indemnity				
American Surety				650,464.53
American Reserve Bond				
Employers Liability Assurance Corporation	215,085.43	32,063.04	1,730,333.44	65,964.14
Employers Indemnity	1,377.00		165,438.09	
Edgecombe Mutual Hail				
Fidelity and Casualty	1,678,592.04	763,353.62	1,421,681.24	237,133.86
Fidelity and Deposit				951,785.27
Federal Union Surety				191,709.08
Hartford Steam-boiler Inspection and Ins.				
Lloyds Plate-glass				
Metropolitan Plate-glass and Casualty	50,916.24	9,171.39		
Maryland Casualty	370,746.59	52,558.88	832,035.49	
National Surety				530,258.18
New York Plate-glass				
Ocean Accident and Guarantee Corporation	152,369.60	9,128.99	584,717.63	
Pennsylvania Casualty	58,234.29	22,762.67	102,293.56	
Peoples Mutual Accident and Sick Benefit				
Preferred Accident	950,508.12	191,319.80		
Southern States Trust				
Standard Life and Accident	717,910.38	88,787.08	557,922.18	
Title Guaranty and Trust				
Travelers (Accident Department)	2,005,590.20	241,842.85	2,489,196.72	
United States Fidelity and Guaranty				1,885,648.18
United States Casualty	445,367.00	130,919.23	362,486.25	
United Surety				
Wachovia Loan and Trust				
Total	7,764,414.52	1,719,894.39	9,795,091.16	5,231,664.70

EXHIBIT OF PREMIUMS.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Surety.	Plate-glass.	Steam-boiler.	Burglary and Theft.	Credit.	Sprinkler.	Title.	Hail.
$ 232,760.43	$ 80,178.06	$	$ 154,483.36	$	$	$	$
			72,837.22				
				1,090,307.34			
1,079,835.86							
	293,151.32	769,981.54	637,120.33				
484,397.97							
		3,585,121.72					
	492,506.05						
	431,252.93						
	166,152.15	196,446.32	172,592.07		72,618.08		
611,448.47			140,370.20				
	476,047.92						
		96,953.70	106,009.63	345,840.32			
	24,300.52	17,194.89					
598,707.28						2,394.25	
			403,005.03				
		75,076.28	13,262.54		28,879.93		
3,007,150.01	1,963,588.95	4,740,774.45	1,699,680.38	1,436,147.66	101,498.01	2,394.25	

TABLE No. XXIV—BUSINESS

SHOWING PREMIUMS COLLECTED, LOSSES INCURRED AND LOSSES PAID OF FIDELITY AND CASUALTY

Name of Company.	Accident.	Losses Incurred.	Losses Paid.	Health.	Losses Incurred.	Losses Paid.
Ætna Indemnity	$	$	$	$	$	$
Ætna Life (Accident Department)	15,527.05	7,143.48	4,433.64	4,032.65	4,822.23	4,787.23
American Bonding						
American Credit-Indemnity						
American Surety						
American Reserve Bond*						
Employers Liability Assurance Corporation	2,255.46	436.12	376.12	867.40	3,181.10	3,681.10
Employers Indemnity						
Edgecombe Mutual Hail*						
Fidelity and Casualty	9,954.00	2,716.99	2,716.99	5,834.90	3,683.45	3,683.45
Fidelity and Deposit						
Federal Union Surety						
Hartford Steam-boiler Inspection and Ins.						
Lloyds Plate-glass						
Metropolitan Plate-glass and Casualty	71.45					
Maryland Casualty	16,571.56	6,347.07	5,210.07	7,658.19	4,496.09	3,449.09
National Surety						
New York Plate-glass						
Ocean Accident and Guarantee Corporation	507.08	69.63	69.63	102.57	7.48	7.48
Pennsylvania Casualty	531.88	247.15	247.15	1,383.79	656.82	656.82
Peoples Mutual Accident and Sick Benefit*						
Preferred Accident	7,110.00	4,062.50	1,325.00	3,967.00	2,217.45	2,104.95
Southern States Trust*						
Standard Life and Accident	12,529.74	8,950.84	8,950.84	1,614.00	1,162.91	1,162.91
Title Guaranty and Trust						
Travelers (Accident Department)	9,936.81	3,103.90	3,103.90	1,206.65	879.99	879.99
United States Fidelity and Guaranty	22,642.88	4,622.90	4,370.68			
United States Casualty	4,576.69	1,780.45	1,780.45	6,152.61	3,190.66	3,190.66
United Surety*						
Wachovia Loan and Trust*						
Total	102,214.60	39,480.99	32,584.47	32,819.76	24,298.21	23,203.71

* None given.

IN NORTH CAROLINA.

COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Liability.	Losses Incurred.	Losses Paid.	Fidelity.	Losses Incurred.	Losses Paid.	Surety.	Losses Incurred.	Losses Paid.
$----------	$----------	$----------	$ 557.26	$----------	$----------	$ 1,052.95	$ 30.00	$ 30.00
7,850.59	6,947.40	3,247.40	----------	----------	----------	----------	----------	----------
----------	----------	----------	†10,701.45	84,240.29	23,216.51	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	4,281.57	3,452.85	6,253.33	2,109.31	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
13,747.59	6,146.89	8,971.89	----------	----------	----------	----------	----------	----------
5,429.24	1,194.28	1,194.28	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
8,945.86	9,156.13	9,156.13	----------	----------	----------	----------	----------	----------
----------	----------	----------	3,042.93	16,764.96	16,064.96	3,206.35	920.00	2,281.63
----------	----------	----------	1,099.32	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
16,399.29	8,143.66	6,123.66	----------	----------	----------	----------	----------	----------
----------	----------	----------	†7,219.19	3,193.92	2,250.87	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
2,846.07	4,824.31	2,969.31	----------	----------	----------	----------	----------	----------
879.67	1,909.80	1,909.80	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	3,477.10	45.87	45.87
11,509.33	2,710.04	2,710.04	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
1,119.48	625.95	625.95	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
----------	----------	----------	----------	----------	----------	----------	----------	----------
68,748.12	41,658.46	36,908.46	26,901.72	107,652.02	47,785.67	9,845.71	995.87	2,357.50

† Fidelity and Surety.

ERRATA.

AMERICAN BONDING COMPANY—Losses Incurred, for $84,240.29, read $50. Losses Paid, for $23,216.51, read $663.44.

TABLE No. XXIV—BUSINESS

SHOWING PREMIUMS COLLECTED, LOSSES INCURRED AND LOSSES PAID OF FIDELITY AND CASUALTY

Name of Company.	Plate-glass.	Losses Incurred.	Losses Paid.	Steam-boiler.	Losses Incurred.	Losses Paid.
Ætna Indemnity	$	$	$	$	$	$
Ætna Life (Accident Department)						
American Bonding						
American Credit-Indemnity						
American Surety						
American Reserve Bond*						
Employers Liability Assurance Corporation						
Employers Indemnity						
Edgecombe Mutual Hail*						
Fidelity and Casualty	2,076.28	319.22	319.22	5,201.68		
Fidelity and Deposit						
Federal Union Surety						
Hartford Steam-boiler Inspection and Ins.				18,300.80	11,861.85	10,766.50
Lloyds Plate-glass	609.18	123.49	143.74			
Metropolitan Plate-glass and Casualty	876.51	228.27	228.27			
Maryland Casualty	1,001.80	74.12	74.12	1,542.49	1.79	1.79
National Surety						
New York Plate-glass	736.32	181.97	120.88			
Ocean Accident and Guarantee Corporation						
Pennsylvania Casualty	320.32	104.50	104.50			
Peoples Mutual Accident and Sick Benefit*						
Preferred Accident						
Southern States Trust*						
Standard Life and Accident						
Title Guaranty and Trust						
Travelers (Accident Department)						
United States Fidelity and Guaranty						
United States Casualty						
United Surety*						
Wachovia Loan and Trust*						
Total	5,620.41	1,051.57	990.73	25,044.97	11,863.64	10,767.29

* None given.

IN NORTH CAROLINA—Continued.

COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1905.

Burglary and Theft.	Losses Incurred.	Losses Paid.	Credit.	Losses Incurred.	Losses Paid.	Sprinkler.	Losses Incurred.	Losses Paid.
$	$	$	$	$	$	$	$	$
490.49								
			14,687.50	7,206.19	7,206.19			
2,981.57								
2,103.03	166.81	166.81				40.00	3.50	3.50
179.95								
1,745.28			8,129.16	2,096.83	1,124.38			
1,471.05								
8,972.37	166.81	166.81	22,816.66	9,303.02	8,330.57	40.00	3.50	3.50

STATISTICAL TABLES

RELATING TO FRATERNAL ORDERS.

TABLE No. XXV—FRATERNAL

INCOME AND DISBURSEMENTS FOR 1905 AND ASSETS

Name of Order.	Income.	
	From Members.	Other Sources.
Atlantic Coast Line Relief Department	$ 167,885.58	$ 38,991.30
American Benevolent Association	132,885.36	2,937.59
American Guild	457,390.89	134,876.54
American Union Benefit Association	940.00	----------
Ancient Order United Workmen	8,788,554.44	91,490.29
Benevolent and Charitable Brothers	355.20	----------
Cape Fear Aid and Relief Association*	----------	----------
Charitable Brotherhood*	----------	----------
Colored Brotherhood Company*	----------	----------
Columbian Woodmen	17,648.52	605.00
Eastern Star Benevolent Fund	16,047.49	156.37
Endowment Rank Knights of Pythias	2,085,060.22	92,915.66
Farmers Fraternal Life*	----------	----------
Fraternities Accident Order*	----------	----------
Freedmen's Mutual Benefit	1,968.56	----------
Funeral Benefit Association of the United States	177,637.11	2,005.92
Golden Rule Benevolent Association	3,223.20	304.00
Grand Lodge No. 10 Good Samaritans	368.99	440.64
Good Samaritans Supreme Grand Lodge*	----------	----------
Grand Fountain United Order True Reformers	257,412.96	19,046.98
Grand Fraternity	239,669.50	9,420.72
Grand United Order of the Sons and Daughters of Peace	117.59	----------
Independent Order No. 1 Good Samaritans*	----------	----------
Independent Order True Reformers*	----------	----------
Imperial Mutual Life and Health	2,018.45	----------
Improved Order Heptasophs	1,378,680.36	23,160.21
Independent Order of Foresters	3,546,483.71	321,053.70
Independent Order Odd Fellows (colored)	15,626.40	----------
Independent Order St. Luke	18,441.56	1,151.65
Junior Order United American Mechanics	221,981.98	1,696.01
Knights of Gideon Mutual Society	22,473.30	1,006.71
Knights of Columbus	668,509.16	53,992.45
Knights of Harmony*	----------	----------
Knights of Honor	2,810,435.20	6,460.62
Knights of the Loyal Guard	90,139.71	24,657.20
Knights and Ladies of Honor*	----------	----------
Knights of the Maccabees of the World	4,781,827.36	143,303.15
Ladies of the Maccabees of the World	1,408,030.90	38,539.91
Lincoln Benefit Society	1,812.43	----------
Living Stream Enterprising Brotherhood*	----------	----------
Masonic Benefit Fund (colored)	8,325.00	----------
Masonic Mutual Relief	57,471.46	16,936.66
Modern Brotherhood of America	688,826.35	19,424.30
Modern Puritans	105,972.63	13,552.64
Mutual Life and Indemnity*	----------	----------
Negro Christian Brotherhood*	----------	----------
Order of Patricians	37,787.75	5,817.49
Order United Commercial Travelers	333,689.45	13,501.68
Reformed Junior Order Knights of Gideon	2,018.00	----------
Ridgely Protective Association	205,988.00	2,701.89
Royal Arcanum	8,342,875.77	84,893.14
Royal Benefit Society	113,753.10	279.49
Royal Knights of King David	1,800.00	500.00
Royal Union*	----------	----------
Southern Benevolent Association	456.00	----------
Southern Mutual Indemnity*	----------	----------
Sovereign Camp Woodmen of the World	4,032,478.15	148,962.96
Supreme Ruling Fraternal Mystic Circle	328,935.08	7,742.56
Union Society*	----------	----------
United Church Benevolent Society	63.30	22.75
Total	41,621,064.17	1,322,548.18

* Not reported.

INSURANCE ORDERS.

AND LIABILITIES ENDING DECEMBER 31, 1905.

Total Income.	Disbursements.			Total Assets.	Total Liabilities.
	To Members.	All Other Items.	Total Disbursements.		
$ 206,876.88	$ 172,218.84	$ 33,057.69	$ 205,276.53	$ 37,152.28	$ 14,610.45
135,822.95	67,038.92	70,916.52	137,955.44	54,145.34	4,397.00
592,267.43	296,269.79	222,338.69	518,608.48	227,883.42	156,177.51
940.00	124.37	812.83	937.20	85.85	
8,880,044.73	7,758,779.96	680,777.06	8,439,557.02	4,246,840.74	2,764,241.50
355.20	184.70	33.91	218.61	126.59	
18,253.52	1,005.33	15,899.23	16,904.56	12,950.00	
16,203.86	3,265.12	4,850.15	8,115.27	11,644.50	6,200.00
2,177,975.88	1,458,602.20	319,170.78	1,777,772.98	1,434,732.12	154,434.37
1,968.56	438.14	1,506.29	1,944.43	74.34	
179,643.03	165,550.15	8,789.47	174,339.62	52,570.26	
3,527.20	2,923.19	576.00	3,449.19	323.40	
809.63	1,100.00	1,200.00	2,300.00	50,600.00	
276,456.94	163,680.88	78,763.77	242,444.65	221,980.03	21,754.98
249,090.22	126,505.08	102,867.24	229,372.32	225,945.35	8,250.00
117.59		44.70	44.70	72.89	
2,018.45	171.00	1,732.14	1,903.14	115.31	
1,401,840.57	1,190,435.58	122,682.67	1,313,118.25	804,679.41	161,225.00
3,867,537.41	2,197,629.10	529,872.83	2,727,501.93	9,373,614.32	616,194.10
15,626.40	14,600.00	1,069.00	15,669.00	128.18	
19,593.21	10,930.00	7,008.01	17,938.01	2,686.13	
223,677.99	182,325.00	16,905.87	199,230.87	59,538.36	1,122.45
23,480.01	12,349.52	8,671.50	21,021.02	3,027.27	
722,501.61	315,284.17	141,090.92	456,375.09	1,560,154.73	65,450.00
2,816,895.82	2,741,885.29	96,082.06	2,837,967.35	271,396.95	449,922.69
114,796.91	77,725.60	28,971.26	106,696.86	160,374.98	17,000.00
4,925,130.51	3,362,120.51	487,191.99	3,849,312.50	5,358,296.43	259,620.38
1,446,570.81	765,956.53	272,890.01	1,038,846.54	1,741,726.59	126,023.93
1,812.43	907.50	1,880.09	2,787.59	123.61	660.00
8,325.00	8,325.00		8,325.00	200.00	
74,410.12	28,713.78	15,443.10	44,156.88	83,048.69	62,664.00
708,250.65	433,493.71	157,110.92	590,604.63	427,141.27	75,176.33
119,525.27	7,768.00	82,637.39	90,405.39	61,518.09	
43,605.24	21,422.65	19,562.35	40,985.00	14,788.34	10,600.00
347,191.13	232,660.83	83,180.68	315,841.51	244,281.63	5,787.50
2,018.00	1,230.00	688.00	1,918.00	400.00	400.00
208,689.89	104,503.87	91,138.53	195,642.40	96,120.04	35.00
8,427,768.91	8,021,428.84	283,442.39	8,304,871.23	3,573,726.88	1,040,242.81
114,032.59	53,957.08	57,507.14	111,464.22	14,615.38	1,510.00
2,300.00	650.00	1,411.00	2,061.00	906.00	
456.00		228.00	228.00	228.00	125.80
4,181,441.11	2,789,476.50	613,616.15	3,403,092.65	3,485,968.32	502,572.60
336,677.64	216,505.78	82,436.82	298,942.60	215,764.53	31,745.93
86.05	2.75	208.76	211.51	150.00	
42,943,613.35	33,020,145.26	4,845,463.91	37,865,609.17	34,131,846.55	6,558,145.33

TABLE No. XXVI—FRATERNAL

SHOWING EXHIBITS OF CERTIFICATES FOR THE

Name of Order.	Certificates in Force December 31, 1904.		Certificates Issued During 1905.	
	Number.	Amount.	Number.	Amount.
Atlantic Coast Line Relief Department	9,679	$ 4,839,500.00	10,889	$ 5,444,500.00
American Benevolent Association	8,679	3,479,990.00	9,438	2,634,910.00
American Guild	24,324	23,829,000.00	9,834	14,354,500.00
American Union Benefit Association	1,221	14,067.00	1,822	34,690.00
Ancient Order United Workmen	323,393	555,592,494.00	17,661	23,187,000.00
Benevolent and Charitable Brothers*				
Cape Fear Aid and Relief Association*				
Charitable Brotherhood*				
Colored Brotherhood Company*				
Columbian Woodmen	235	773,000.00	1,268	2,138,000.00
Eastern Star Benevolent Fund	1,709	854,500.00	435	217,500.00
Endowment Rank Knights of Pythias	68,203	109,787,000.00	14,796	17,652,500.00
Farmers Fraternal Life*				
Fraternities Accident Order*				
Freedmen's Mutual Benefit			1,873	
Funeral Benefit Association of the U. S.*				
Golden Rule Benevolent Association	8,000		4,000	
Grand Lodge No. 10 Good Samaritans	300		200	
Good Samaritans Supreme Grand Lodge				
Grand Fountain United Order True Reformers	60,767	7,523,211.00	17,753	1,622,681.00
Grand Fraternity	10,277	13,127,893.00	3,141	1,648,400.00
Grand United Order of the Sons and Daughters of Peace*				
Independent Order No. 1 Good Samaritans*				
Independent Order True Reformers*				
Imperial Mutual Life and Health			1,309	41,190.00
Improved Order Heptasophs	62,299	92,793,000.00	8,965	8,924,000.00
Independent Order of Foresters	225,876	242,896,000.00	29,091	23,719,250.00
Independent Order Odd Fellows (colored)*				
Independent Order St. Luke	13,641	1,132,550.00		
Junior Order United American Mechanics	82,472	24,668,750.00	34,628	15,668,750.00
Knights of Gideon Mutual Society	8,213		2,265	
Knights of Columbus	43,314	43,821,000.00	8,088	8,646,000.00
Knights of Harmony				
Knights of Honor	49,175	82,334,000.00	2,769	2,489,500.00
Knights of the Loyal Guard	5,029	5,833,750.00	808	565,750.00
Knights and Ladies of Honor				
Knights of the Maccabees of the World	322,376	409,851,474.00	39,141	30,362,250.00
Ladies of the Maccabees of the World	123,414	98,568,491.00	18,802	10,566,250.00
Lincoln Benefit Society	461	72,100.00	431	64,650.00
Living Stream Enterprising Brotherhood*				
Masonic Benefit Fund (colored)			2,000	200,000.00
Masonic Mutual Relief	1,587	1,638,500.00	324	361,500.00
Modern Brotherhood of America	58,325	78,480,000.00	21,354	24,718,500.00
Modern Puritans	2,030	5,881,000.00	1,617	4,785,100.00
Mutual Life and Indemnity				
Negro Christian Brotherhood				
Order of Patricians	3,179	3,045,850.00	1,088	761,650.00
Order United Commercial Travelers	28,994	144,970,000.00	6,507	32,535,000.00
Reformed Junior Order Knights of Gideon	1,137	113,700.00	809	107,705.00
Ridgely Protective Association	16,399	1,660,000.00	5,886	588,600.00
Royal Arcanum	305,083	680,848,000.00	22,678	54,929,000.00
Royal Benefit Society	9,034	1,681,600.00	6,564	1,176,400.00
Royal Knights of King David	1,500	75,000.00	1,200	60,000.00
Royal Union*				
Southern Benevolent Association			257	
Southern Mutual Indemnity*				
Sovereign Camp Woodmen of the World	237,252	349,752,700.00	67,307	81,472,100.00
Supreme Ruling Fraternal Mystic Circle	13,812	18,817,667.00	5,260	3,973,750.00
Union Society				
United Church Benevolent Society			72	1,440.00
Total	2,131,389	3,008,755,789.00	382,330	374,680,996.00

* Not reported.

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1905.

Certificates Terminated During 1905.		Certificates in Force December 31, 1905.		Increase.		Decrease.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
9,930	$ 4,965,000.00	10,638	$ 5,531,250.00	959	$ 692,750.00		$
9,516	2,796,780.00	8,601	3,318,120.00			78	161,770.00
8,254	7,784,000.00	25,904	30,399,500.00	1,580	6,570,500.00		
1,500	15,777.00	1,543	32,980.00	322	18,913.00		
41,231	70,791,588.00	299,823	507,987,906.00			23,570	47,604,588.00
794	673,000.00	709	2,238,000.00	474	1,465,000.00		
279	139,500.00	1,865	932,500.00	156	78,000.00		
8,142	10,234,000.00	74,857	117,205,500.00	6,654	7,418,500.00		
1,719		154					
				4,000			
		500		300			
10,003	655,011.00	68,517	8,490,881.00	7,750	957,670.00		
2,034	2,520,917.00	11,384	12,255,376.00	1,107			872,517.00
336	10,000.00	973	31,190.00				
5,268	6,086,500.00	65,996	95,630,500.00	3,697	2,837,500.00		
21,674	17,814,250.00	233,293	248,801,000.00	7,411	5,905,000.00		
14,882	6,272,750.00	102,218	33,584,500.00	19,746	9,396,000.00		
586		9,892		1,679			
1,927	1,943,000.00	49,475	50,524,000.00	6,161	6,703,000.00		
11,818	18,863,300.00	40,126	65,960,200.00			9,049	16,374,800.00
602	573,750.00	5,235	5,825,750.00	206			8,000.00
						23,485	34,675,112.00
62,626	65,037,362.00	298,891	375,176,362.00				
18,103	12,402,273.00	124,113	96,732,468.00	699			1,836,023.00
282	42,200.00	610	91,200.00	149	19,100.00		
60	6,000.00	1,940	194,000.00				
229	237,000.00	1,682	1,763,000.00	95	124,500.00		
10,419	12,677,500.00	69,260	90,521,000.00	10,935	12,041,000.00		
620	1,679,900.00	3,027	8,986,200.00	997	3,105,200.00		
826	692,950.00	3,441	3,114,550.00	262	68,700.00		
1,973	9,865,000.00	33,528	167,640,000.00	4,534	22,670,000.00		
179	17,900.00	1,767	203,505.00	630	87,805.00		
4,856	488,900.00	17,429	1,759,700.00	1,030	99,700.00		
73,005	184,859,000.00	254,756	550,918,000.00			50,327	129,930,000.00
5,057	990,400.00	10,541	1,867,600.00	1,507	186,000.00		
400	20,000.00	2,300	115,000.00	800	40,000.00		
		257					
29,967	36,627,100.00	274,592	394,597,700.00	37,340	44,845,000.00		
4,569	3,956,500.00	14,503	18,834,917.00	691	17,250.00		
		72	1,440.00				
363,660	481,739,158.00	2,124,412	2,630,169,995.00	121,871	125,347,088.00	106,509	229,462,810.00

TABLE No. XXVII—FRATERNAL

SHOWING BUSINESS IN NORTH CAROLINA FOR

Name of Order.	Certificates in Force December 31, 1904.		Certificates Issued During 1905.	
	Number.	Amount.	Number.	Amount.
Atlantic Coast Line Relief Department*		$		$
American Benevolent Association	33	6,680.00	329	113,360.00
American Guild			185	220,000.00
American Union Benefit Association	1,221	14,067.00	1,822	34,690.00
Ancient Order United Workmen	171	306,000.00	7	8,000.00
Benevolent and Charitable Brothers*				
Cape Fear Aid and Relief Association*				
Charitable Brotherhood*				
Colored Brotherhood Company*				
Columbian Woodmen				
Eastern Star Benevolent Fund	52	26,000.00	115	57,000.00
Endowment Rank Knights of Pythias	2,209	3,565,000.00	595	765,000.00
Farmers Fraternal Life*				
Fraternities Accident Order*				
Freedmen's Mutual Benefit			1,873	
Funeral Benefit Association of the United States*				
Golden Rule Benevolent Association	8,000		4,000	
Grand Lodge No. 10 Good Samaritans	300		200	
Good Samaritans Supreme Grand Lodge*				
Grand Fountain United Order True Reformers	3,623	433,311.00	1,415	139,129.00
Grand Fraternity*				
Grand United Order of the Sons and Daughters of Peace				
Independent Order No. 1 Good Samaritans				
Independent Order True Reformers				
Imperial Mutual Life and Health			1,309	41,190.00
Improved Order Heptasophs	1,035	1,808,000.00	113	122,500.00
Independent Order Foresters*				
Independent Order Odd Fellows (colored)*				
Independent Order St. Luke	120	8,500.00		
Junior Order United American Mechanics	7,043	2,362,500.00	5,355	2,409,250.00
Knights of Gideon Mutual Society	4,272		946	
Knights of Columbus	52	52,000.00	8	13,000.00
Knights of Harmony*				
Knights of Honor	712	1,254,000.00	16	17,000.00
Knights of the Loyal Guard*				
Knights and Ladies of Honor*				
Knights of the Maccabees of the World			354	254,750.00
Ladies of the Maccabees of the World	89	81,750.00	79	52,000.00
Lincoln Benefit Society	461	72,100.00	431	64,650.00
Living Stream Enterprising Brotherhood*				
Masonic Benefit Fund (colored)			2,000	200,000.00
Masonic Mutual Relief	282	282,500.00	95	95,500.00
Modern Brotherhood of America				
Modern Puritans	459	1,221,900.00	318	897,200.00
Mutual Life and Indemnity*				
Negro Christian Brotherhood*				
Order of Patricians*				
Order United Commercial Travelers	15	75,000.00	124	620,000.00
Reformed Junior Order Knights of Gideon	1,137	113,700.00	809	107,705.00
Ridgely Protective Association	488	48,800.00	397	39,700.00
Royal Arcanum	3,418	7,937,500.00	428	893,000.00
Royal Benefit Society	2,918	507,925.00	1,194	229,600.00
Royal Knights King David	1,500	75,000.00	1,200	60,000.00
Royal Union*				
Southern Benevolent Association			257	
Southern Mutual Indemnity*				
Sovereign Camp Woodmen of the World	2,823	4,136,800.00	1,359	1,583,900.00
Supreme Ruling Fraternal Mystic Circle	301	559,500.00	60	53,000.00
Union Society				
United Church Benevolent Society			72	1,440.00
Total	42,734	24,948,533.00	27,465	9,091,268.00

* Not given.

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1905.

Certificates Terminated During 1905.		Certificates in Force December 31, 1905.		Assessments Collected.		Losses Incurred.	Losses Paid.
Number.	Amount.	Number.	Amount.	Number.	Amount.		
	$		$		$	$	$
216	74,900.00	146	45,140.00	12	1,373.55	474.98	474.98
39	15,500.00	146	204,500.00		4,114.06	920.50	920.50
1,500	15,777.00	1,543	32,980.00			124.37	124.37
19	30,000.00	159	284,000.00	12	5,479.96	9,000.00	4,000.00
2	1,000.00	165	82,500.00	12	431.40		
300	403,000.00	2,504	3,927,000.00	12	68,926.40	28,000.00	28,000.00
1,719		154				438.14	438.14
		4,000				2,914.69	2,914.69
		500				1,100.00	1,000.00
878	70,766.00	4,160	500,674.00	12	6,211.92	6,549.00	6,777.19
336	10,000.00	973	31,190.00		628.45	171.00	171.00
83	120,500.00	1,065	1,810,000.00	12	27,597.40	31,000.00	29,000.00
		120	8,500.00				
1,850	449,000.00	10,548	4,272,750.00	12	21,545.65	22,750.00	22,750.00
329		4,889			8,800.00	7,314.00	7,314.00
4	4,000.00	56	61,000.00	12	534.26		
131	214,650.00	597	1,056,350.00	12	45,254.77	32,000.00	28,000.00
128	79,750.00	226	175,000.00	12	1,040.15		
35	24,000.00	133	109,750.00	11	1,213.39	500.00	500.00
282	42,200.00	610	91,200.00		1,812.43	750.00	
60	60,000.00	1,940	194,000.00		8,325.00	8,325.00	8,325.00
44	39,500.00	333	338,500.00		9,535.88	2,500.00	2,500.00
87	238,600.00	690	1,880,500.00	12	20,608.30	600.00	1,368.00
7	35,000.00	132	660,000.00	5	596.00	235.70	235.70
179	17,900.00	1,767	203,505.00		700.00	1,500.00	1,230.00
139	13,900.00	746	74,600.00	8	3,361.75	4,091.55	4,091.55
737	1,678,500.00	3,109	7,152,000.00	12	97,876.47	95,500.00	106,000.00
1,601	296,640.00	2,511	440,885.00	12	30,518.27	4,535.00	4,820.00
400	20,000.00	2,300	115,000.00		1,500.00	550.00	650.00
		257					
454	540,400.00	3,728	5,180,300.00	12	50,155.89	25,100.00	27,850.00
18	30,750.00	343	581,750.00		9,772.64	9,000.00	9,000.00
		72	1,440.00			2.75	2.75
11,577	4,526,233.00	50,622	29,515,014.00	192	427,913.99	295,946.68	298,457.87

REPORTS

OF

INSURANCE COMPANIES.

LIFE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. C. E. GILBERT, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 69,884,536.93

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 1,222,497.62	
Surrender values applied to pay first year's premiums	5,380.63	
Total first year's premiums on original policies	$ 1,227,878.25	
Dividends applied to purchase paid-up additions and annuities	18,444.02	
Surrender values applied to purchase paid-up insurance and annuities	237,686.70	
Consideration for original annuities involving life contingencies	28,443.73	
Total new premiums	$ 1,512,452.70	
Renewal premiums without deduction for commissions or other expenses, less $4,480.89 for re-insurance on renewals	7,954,228.77	
Dividends applied to pay renewal premiums	485,620.26	
Surrender values applied to pay renewal premiums	638.50	
Total renewal premiums	$ 8,440,487.53	
Total premium income		9,952,940.23
Consideration for supplementary contracts not involving life contingencies		27,603.00
Interest on mortgage loans	$ 1,659,214.23	
Interest on collateral loans	40,747.14	
Interest on bonds and dividends on stocks	1,109,965.59	
Interest on premium notes, policy loans or liens	259,286.17	
Interest or other debts due the company	82,418.62	
Discount on claims paid in advance	1,578.63	
Rent from company's property, including $23,000.00 for company's own occupancy	39,067.19	
Total interest and rents		3,192,277.57
Profit on sale or maturity of ledger assets		39,573.33
Premium income—Accident, Health and Liability business		3,748,076.38
Total income		$ 16,960,470.51
Sum of both amounts		$ 86,845,007.44

DISBURSEMENTS.

For death claims (less $8,086.00 re-insurance)	$ 3,097,937.77	
For matured endowments	1,896,188.00	
Net amount paid for losses and matured endowments	$ 4,994,125.77	
For annuities involving life contingencies	1,914.14	
Surrender values paid in cash	354,129.89	
Surrender values applied to pay new premiums	5,380.63	
Surrender values to pay renewal premiums	638.50	
Surrender values applied to purchase paid-up insurance and annuities	237,686.70	
Dividends paid to policy-holders in cash	222,615.21	

Dividends applied to pay renewal premiums	$ 485,620.26	
Dividends applied to purchase paid-up additions and annuities	18,444.02	
Total paid policy-holders	$ 6,320,555.12	
Paid for claims on supplementary contracts not involving life contingencies	10,320.00	
Paid stockholders for interest or dividends	200,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $661,403.80; renewal premiums, $447,893.54; annuities (original), $1,422.19	1,110,719.53	
Commuting renewal commission	10,343.37	
Salaries and allowances for agencies, including managers, agents and clerks	76,441.50	
Agency supervision, traveling and all other expenses	21,344.43	
Medical examiners' fees	91,196.00	
Inspection of risks	28,842.94	
Salaries and all other compensation of officers and Home Office employees	228,777.36	
Rent, including $23,000.00 for company's own occupancy, less $250.00 received under sublease	61,946.11	
Advertising, $16,075.94; printing and stationery, $52,703.49; postage, $44,888.25	113,667.68	
Legal expenses	13,844.03	
Furniture, fixtures and safes	9,894.31	
Insurance taxes, licenses and department fees	341,661.47	
Taxes on real estate	9,989.46	
Repairs and expenses (other than taxes) on real estate	29,610.37	
All other disbursements	98,668.37	
Total disbursements—Life business	$ 8,777,822.05	
Total disbursements—Accident, Health and Liability business	3,126,072.89	
Total disbursements		$ 11,903,894.94
Balance		$ 74,941,112.50

LEDGER ASSETS.

Book value of real estate	$ 636,698.74	
Mortgage loans on real estate	34,772,470.23	
Loans secured by pledge of bonds, stocks or other collateral	1,067,975.38	
Loans made to policy-holders on this company's policies, assigned as collateral	4,050,275.00	
Premium notes on policies in force	305,344.76	
Book value of bonds and stocks	26,775,001.25	
Deposited in trust companies and banks on interest	4,105,064.29	
Cash in company's office	229,295.98	
Deposited in banks (not on interest)	2,899,902.22	
Bills receivable	44,682.41	
Agents' balances	54,402.24	
Total ledger assets		$ 74,941,112.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 476,481.44	
Interest due and accrued on bonds and stocks	146,872.52	
Interest due and accrued on collateral loans	7,697.22	
Interest due on premium notes, policy loans or liens	240,142.02	
Interest accrued on other assets	357.99	
Rents accrued on company's property or lease	1,850.00	
Total rents and interest due and accrued		873,401.19
Market value of bonds and stocks over book value		2,802,691.23

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 9,614.78	$ 497,475.95	
Gross deferred premiums on policies in force December 31, 1905	44,123.83	360,945.11	
Total	$ 53,738.61	$ 858,421.06	
Deduct loading, 20 per cent	10,747.72	171,684.21	
Net amount of uncollected and deferred premiums,	$ 42,990.89	$ 686,736.85	$ 729,727.74
Gross assets			$ 79,346,932.66

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 54,402.24	
Bills receivable	44,682.41	
Premium notes or loans on policies in excess of net value of their policies	343.69	
Total		99,428.34
Total admitted assets		$ 79,247,504.32

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest on old business, and on 3½ per cent. basis on business issued since January 1, 1901	$65,904,369.00	
Same for annuities (including those in reduction of premiums)	51,689.00	
Total	$65,956,058.00	
Deduct net value of risks of this company re-insured in other solvent companies	38,087.00	
Net reserve		$ 65,917,971.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		101,542.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		5,884.00
Claims for death losses in process of adjustment or adjusted and not due	$ 102,973.00	
Claims for death losses which have been reported and no proofs received	57,988.00	
Claims for matured endowments due and unpaid	50,848.00	
Claims for death losses and other policy claims resisted by the company,	10,909.00	
Total policy claims		222,718.00
Premiums paid in advance		45,271.08
Commissions due to agents on premium notes when paid		746.35
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		10,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		82,844.70
Dividends apportioned, payable to policy-holders during 1906		326,203.76
Dividends apportioned, payable to policy-holders subsequent to 1907		135,853.98
Dividends apportioned, payable to policy-holders subsequent to 1908		96,832.77
Dividends apportioned, payable to policy-holders subsequent to 1909		94,926.49
Dividends apportioned, payable to policy-holders subsequent to 1910		57,749.29
Other liabilities, viz.:		
Special reserve, in addition to reserve above given		2,215,316.00
Total liabilities—Life business		$ 69,313,859.42
Total liabilities—Accident, Health, and Liability business		2,858,238.09
Total		$ 72,172,197.51
Capital stock		2,000,000.00
Unassigned funds—surplus		5,075,406.81
Total liabilities		$ 79,247,504.32

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	39,044	$61,411,335.00	88,207	$151,382,109.00	11,287	$24,511,295.00	$	138,538	$237,304,739.00
Issued during year	216	206,429.00	15,785	27,493,123.00	1,084	2,365,089.00		17,085	30,064,641.00
Revived during year	3	2,881.00	89	165,641.00	11	26,200.00		103	194,722.00
Increased during year		3,198.00		7,137.00		8,000.00			18,335.00
Total before transfers	39,263	61,623,843.00	104,081	179,048,010.00	12,382	26,910,584.00			
Transfers, deductions	6,265	9,730,476.00	515	756,967.00	36	50,000.00			
Transfers, additions	6	6,500.00	6,242	9,687,276.00	568	843,667.00			
Balance of transfers	6,259	9,723,976.00	5,727	8,930,309.00	532	793,667.00			
Total after transfers	33,004	51,899,867.00	109,808	187,978,319.00	12,914	27,704,251.00		155,726	267,582,437.00
Deduct ceased :									
By death	944	1,513,205.00	597	1,288,571.00	135	358,300.00		1,676	3,160,076.00
By maturity			1,277	1,888,854.00				1,277	1,888,854.00
By expiry					200	372,700.00		200	372,700.00
By surrender	278	453,356.00	1,041	1,839,434.00	194	400,181.00		1,513	2,692,971.00
By lapse		87,523.00	4,269	7,087,316.00	560	1,120,225.00		4,829	8,295,064.00
By decrease		11,482.00	4	267,225.00	12	35,750.00		16	314,457.00
Total terminated	1,222	2,065,566.00	7,188	12,371,400.00	1,101	2,287,156.00		9,511	16,724,122.00
Outstanding December 31, 1905	31,782	49,834,301.00	102,620	175,606,919.00	11,813	25,415,095.00		146,215	250,858,315.00
Policies re-insured	20	80,720.00	4	40,415.00				24	121,135.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 8, representing in annual payments $2,919.70.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	3,305	$ 4,910,486.00
Policies issued during the year	623	889,264.00
Total	3,928	$ 5,799,750.00
Deduct ceased to be in force during the year	275	413,183.00
Policies in force December 31, 1905	3,653	$ 5,386,567.00
Losses and claims unpaid December 31, 1904	3	377.00
Losses and claims incurred during the year	56	80,830.00
Total	59	$ 81,507.00
Losses and claims settled during the year, in cash, $80,393.81; by compromise, $112.19	56	80,506.00
Losses and claims unpaid December 31, 1905	3	1,001.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		167,185.29

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 15, 1846. Commenced Business December 15, 1846.

JOHN M. TAYLOR, President. HERBERT H. WHITE, Secretary.

Home Office, 36 Pearl Street, Hartford, Conn.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 62,921,375.60

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 445,636.96	
Surrender values applied to pay first year's premiums	1,658.71	
Surrender values applied to purchase paid-up insurance and annuities	75,399.74	
Consideration for original annuities involving life contingencies	24,299.67	
Total new premiums	$ 546,995.08	
Renewal premiums without deduction for commissions or other expenses	4,062,376.01	
Dividends applied to pay renewal premiums	868,368.20	
Surrender values applied to pay renewal premiums	4,225.62	
Total renewal premiums	$ 4,934,969.83	
Total premium income		5,481,964.91
Interest on mortgage loans	$ 1,228,115.75	
Interest on collateral loans	1,050.00	
Interest on bonds and dividends on stocks	1,136,122.62	
Interest on premium notes, policy loans or liens	74,143.82	
Interest on other debts due the company	24,497.01	
Discount on claims paid in advance	1,432.32	

Rent from company's property, including $35,000.00 for company's own occupancy	$ 512,341.42	
Total interest and rents		$ 2,977,702.94
Profit on sale or maturity of ledger assets		33,898.20
Total income		$ 8,493,566.05
Sum of both amounts		$ 71,414,941.65

DISBURSEMENTS.

For death claims	$ 4,371,857.52	
For matured endowments	310,680.00	
Net amount paid for losses and matured endowments	$ 4,682,537.52	
For annuities involving life contingencies	17,685.09	
Surrender values paid in cash	488,998.32	
Surrender values applied to pay new premiums	1,658.71	
Surrender values to pay renewal premiums	4,225.62	
Surrender values applied to purchase paid-up insurance and annuities	75,399.74	
Dividends paid to policy-holders in cash	245,890.55	
Dividends applied to pay renewal premiums	868,368.20	
Total paid policy-holders	$ 6,384,763.75	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $113,949.22; renewal premiums, $290,734.52; annuities, $330.40	405,014.14	
Salaries and allowances for agencies, including managers, agents and clerks	45,571.29	
Agency supervision, traveling and all other expenses	16,169.37	
Medical examiners' fees	24,451.36	
Salaries and all other compensation of officers and Home Office employees	166,216.26	
Rent, including $35,000.00 for company's own occupancy, less $265.00 received under sublease	41,578.72	
Advertising, $35,332.44; printing and stationery, $30,191.66; postage, $18,412.48	83,412.48	
Legal expenses	15,089.84	
Insurance taxes, licenses and department fees	171,713.34	
Taxes on real estate	170,937.08	
Repairs and expenses (other than taxes) on real estate	217,300.43	
All other disbursements	24,837.36	
Total disbursements		7,767,579.52
Balance		$ 63,647,362.13

LEDGER ASSETS.

Home Office property	$ 1,916,236.00	
Book value of real estate	8,422,540.90	
Mortgage loans on real estate	23,761,690.48	
Loans secured by pledge of bonds, stocks or other collateral	30,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	861,615.00	
Premium notes on policies in force	461,927.76	
Book value of bonds and stocks	26,400,200.59	
Deposited in trust companies and banks on interest	1,434,049.96	
Deposited in banks (not on interest)	333,416.10	
Bills receivable	80.00	
Agents' balances	1,162.65	
State of New York Comptroller's certificates	24,442.69	
Total ledger assets		$ 63,647,362.13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 517,971.13	
Interest accrued on bonds and stocks	257,540.51	
Interest accrued on collateral loans	437.50	
Interest due and accrued on premium notes, policy loans or liens	113,508.92	
Interest accrued on other assets	661.99	
Rents due and accrued on company's property or lease	22,263.82	
Total rents and interest due and accrued		$ 912,383.87
Market value of bonds and stocks over book value		1,092,721.91

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 5,793.96	$ 82,377.00	
Gross deferred premiums on policies in force December 31, 1905	41,829.39	348,645.78	
Total	$ 47,623.35	$ 431,022.78	
Deduct loading, 19 per cent.	9,048.44	81,894.33	
Net amount of uncollected and deferred premiums	$ 38,574.91	$ 349,128.45	387,703.36
Gross assets			$ 66,040,171.27

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 1,162.65	
Bills receivable	80.00	
Total		1,242.65
Total admitted assets		$ 66,038,928.62

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the Combined Experience or Actuaries' Table of Mortality, with 4 per cent. interest on all business issued prior to April 1, 1882, and on paid-up policies issued in exchange for such policies surrendered, and the American Table and 3 per cent. interest on all other business except that reserves on term policies, and annuities were computed on Special Tables and rates giving somewhat larger values	$58,658,873.00	
Same for annuities (including those in reduction of premiums)	182,495.00	
Net reserve		$ 58,841,368.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		156,911.00
Claims for death losses	$ 24,777.58	
Claims for death losses in process of adjustment or adjusted and not due	208,249.00	
Claims for death losses which have been reported and no proofs received	94,017.00	
Claims for matured endowments due and unpaid	16,818.00	
Claims for death losses and other policy claims resisted by the company,	5,000.00	
Due and unpaid on annuity claims involving life contingencies	58.68	
Total policy claims		348,920.26
Premiums paid in advance		37,772.59
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		1,440,816.06
Other liabilities, viz.:		
Real estate contingent depreciation account		300,000.00
Total		$ 61,125,787.91
Unassigned funds—surplus		4,913,140.71
Total liabilities		$ 66,038,928.62

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	60,815	$145,162,563.00	8,521	$18,938,987.00	871	$ 2,315,965.00	$	70,207	$166,417,515.00
Issued during year	3,224	8,563,740.00	857	1,997,475.00	376	1,213,300.00		4,457	11,774,515.00
Revived during year	9	40,985.00	2	5,000.00				11	45,985.00
Increased during year		37,059.00		5,749.00					42,808.00
Total before transfers	64,048	153,804,347.00	9,380	20,947,211.00	1,247	3,529,265.00			
Transfers, deductions	5	14,500.00				3,000.00			
Transfers, additions			5	17,500.00					
Balance of transfers									
Total after transfers	64,043	153,789,847.00	9,385	20,964,711.00	1,247	3,526,265.00		74,675	178,280,823.00
Deduct ceased:									
By death	1,643	4,314,509.00	43	108,270.00	4	16,500.00		1,690	4,439,279.00
By maturity	3	4,845.00	164	316,684.00				167	321,529.00
By expiry		3,655.00							3,655.00
By surrender	652	1,345,658.00	105	176,643.00	36	123,500.00		793	1,645,801.00
By lapse	469	1,243,000.00	111	209,600.00	138	363,000.00		718	1,815,600.00
By decrease		521,392.00		120,784.00					642,176.00
Total terminated	2,767	7,433,059.00	423	931,981.00	178	503,000.00		3,368	8,868,040.00
Outstanding December 31, 1905	61,276	146,356,788.00	8,962	20,032,730.00	1,069	3,023,265.00		71,307	169,412,783.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 54, representing in annual payments $19,474.64.

BUSINESS IN NORTH CAROLINA IN 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	336	$ 737,298.00
Policies issued during the year	74	166,253.00
Total	410	$ 903,551.00
Deduct ceased to be in force during the year	35	98,611.00
Policies in force December 31, 1905	375	$ 804,940.00
Losses and claims incurred during the year	9	39,814.00
Total	9	$ 39,814.00
Losses and claims settled during the year, in cash	9	39,814.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		15,440.84

EASTERN LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1902. Commenced Business 1902.

T. S. FRANKLIN, President. CHASE BRENIZER, Secretary.

Home Office, 217 South Tryon Street, Charlotte, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $20,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 22,224.71

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 8,646.03	
Total new premiums	$ 8,646.03	
Renewal premiums without deduction for commissions or other expenses	12,290.97	
Total renewal premiums	$ 12,290.97	
Total premium income		20,937.00
Interest on mortgage loans	$ 779.87	
Total interest		779.87
From other sources, viz.: Stockholders		4,650.00
Total income		$ 26,366.87
Sum of both amounts		48,591.58

DISBURSEMENTS.

For death claims	$ 4,053.96	
Net amount paid for losses	$ 4,053.96	
Premium notes voided by lapse	428.11	
Surrender values paid in cash	1,338.88	
Total paid policy-holders	$ 5,820.95	

Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $3,805.52; renewal premiums, $1,283.33	$ 5,088.85	
Salaries and allowances for agencies, including managers, agents and clerks	424.00	
Agency supervision, traveling and all other expenses	597.59	
Medical examiners' fees	1,415.50	
Salaries and all other compensation of officers and Home Office employees	4,181.55	
Rent	611.63	
Advertising, printing, stationery and postage	1,252.37	
Legal expenses	10.00	
Furniture, fixtures and safes	128.78	
Insurance taxes, licenses and department fees	220.45	
All other disbursements	497.07	
Total disbursements		$ 20,248.74
Balance		$ 28,342.84

LEDGER ASSETS.

Mortgage loans on real estate	$ 9,250.00	
Loans made to policy-holders on this company's policies, assigned as collateral	815.22	
Book value of bonds	4,000.00	
Deposited in trust companies and banks on interest	5,000.00	
Cash in company's office	75.82	
Deposited in banks (not on interest)	2,568.97	
Bills receivable	2,792.05	
Agents' balances	1,040.78	
Total ledger assets		$ 25,542.84

NON-LEDGER ASSETS.

Interest due on mortgages	$ 253.40	
Interest due on bonds	241.39	
Total rents and interest due and accrued		494.79

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 1,892.46	$ 2,103.56	
Gross deferred premiums on policies in force December 31, 1905	213.14	513.92	
Totals	$ 2,105.60	$ 2,617.48	
Deduct loading, 2 per cent.	1,684.48	654.38	
Net amount of uncollected and deferred premiums	$ 421.12	$ 1,963.10	2,384.22
All other assets, viz.: Furniture and fixtures			1,176.87
Gross assets			$ 29,598.72

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 1,176.87	
Agents' debit balances	1,040.78	
Bills receivable	2,792.05	
Total		5,009.70
Total admitted assets		$ 24,589.02

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on Dawson's Table of Mortality, with 3 per cent. interest and Actuaries' Tables with 4 per cent. interest	$ 20,611.96	
Net reserve		$ 20,611.96
Claims for death losses in process of adjustment or adjusted and not due	$ 1,000.00	
Total policy claims		1,000.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		1,358.93
Total		$ 22,970.89
Capital stock		20,000.00
Total liabilities		$ 42,970.89

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	584	$ 813,500	22	$ 33,500	37	$ 39,500	$	643	$ 886,500
Issued during year	98	103,000	1	1,000	29	30,500		128	134,500
Industrial	1,341	58,000						1,341	58,000
Total	2,023	974,500	23	34,500	66	70,000		2,112	1,079,000
Deduct ceased:									
By death	4	4,054						4	4,054
By surrender	25	32,000						25	32,000
By lapse, including Industrial	838	334,500	13	16,500	6	9,500		857	360,500
By not taken	34	35,000			11	13,000		45	48,000
Total terminated, including Industrial	901	405,554	13	16,500	17	22,500		931	444,554
Outstanding December 31, 1905	1,122	568,946	10	18,000	49	47,500		1,181	634,446

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	643	$ 886,500.00
Policies issued during the year, including Industrial	1,469	192,500.00
Total	2,112	$ 1,790,000.00
Deducted ceased to be in force during the year, including Industrial	931	444,553.96
Policies in force December 31, 1905	1,181	$ 634,446.04
Losses and claims incurred during the year	4	4,053.96
Total	4	$ 4,053.96
Losses and claims settled during the year, in cash	4	4,053.96
Losses and claims unpaid December 31, 1905	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		8,646.00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Incorporated July 26, 1859. Commenced Business July 28, 1859.

PAUL MORTON, President. WILLIAM ALEXANDER, Secretary.

Home Office, 120 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 385,383,343.96

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $7,598.71 for first year's re-insurance	$ 5,319,256.26	
Dividends applied to purchase paid-up additions and annuities	1,103,065.40	
Surrender values applied to purchase paid-up insurance and annuities	2,057,789.59	
Consideration for original annuities involving life contingencies	1,080,937.88	
Consideration for supplementary contracts involving life contingencies	301,180.00	
Total new premiums	$ 9,862,229.13	
Renewal premiums without deduction for commissions or other expenses, less $110,725.05 for re-insurance on renewals	52,016,919.98	
Total renewal premiums	$52,016,919.98	
Total premium income		61,879,149.11
Consideration for supplementary contracts not involving life contingencies		181,381.70
Interest on mortgage loans	$ 3,614,735.15	
Interest on collateral loans	31,881.40	
Interest on bonds and dividends on stocks	9,252,288.95	
Interest on premium notes, policy loans or liens	1,449,000.66	
Interest on other debts due the company	607,561.16	
Rent from company's property, including $378,525.00 for company's own occupancy	1,903,758.20	
Total interest and rents		16,859,225.52

Profit on sale or maturity of ledger assets		$ 1,760,525.44
From other sources, viz.:		
Adjustment of book values, bonds and stocks		8,425,038.00
Total income		$ 89,105,319.77
Sum of both amounts		$ 474,488,663.73

DISBURSEMENTS.

For death claims (less $5,000.00 re-insurance), $18,331,981.73; additions, $314,377.31	$18,646,359.04	
For matured endowments, $4,044,706.12; additions, $38,745.17	4,083,451.29	
Net amount paid for losses and matured endowments		$22,729,810.33
For annuities involving life contingencies		1,057,785.84
Surrender values paid in cash		8,605,185.78
Surrender values applied to purchase paid-up insurance and annuities		2,057,789.59
Dividends paid to policy-holders in cash		5,605,937.55
Dividends applied to purchase paid-up additions and annuities		1,103,065.40
Total paid policy-holders		$41,159,574.49
Paid for claims on supplementary contracts not involving life contingencies		147,208.99
Paid stockholders for interest or dividends		7,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $3,173,585.32; renewal premiums, $4,205,881,42; annuities, $25,296.72		7,404,763.46
Commuting renewal commission		144,534.89
Salaries and allowances for agencies, including managers, agents and clerks		754,203.09
Agency supervision, traveling and all other expenses		263,216.76
Medical examiners' fees		481,276.81
Inspection of risks		123,050.08
Salaries and all other compensation of officers and Home Office employees		1,430,238.05
Rent		399,696.00
Advertising, $247,933.49; printing and stationery, $208,705.62; postage, $121,376.03		578,015.14
Legal expenses		136,570.59
Furniture, fixtures and safes		27,075.42
Insurance taxes, licenses and department fees		382,318.95
Taxes on real estate		351,760.44
Repairs and expenses (other than taxes) on real estate		559,726.55
Loss on sale or maturity of ledger assets		245,263.57
All other disbursements		9,166,258.91
Total disbursements		64,761,752.19
Balance		$ 409,726,911.54

LEDGER ASSETS.

Book value of real estate		$28,459,270.00
Mortgage loans on real estate		86,530,982.50
Loans secured by pledge of bonds, stocks or other collateral		215,000.00
Loans made to policy-holders on this company's policies, assigned as collateral		29,340,265.53
Book value of bonds and stocks		243,706,855.00
Deposited in trust companies and banks on interest		13,822,991.11
Cash in company's office		27,072.09
Deposited in banks (not on interest)		709,330.95

Agents' balances	$ 7,156,888.72	
Refund of taxes due from several States	250,229.72	
Total	$410,218,885.62	
Deduct ledger liabilities	491,974.08	
Total ledger assets		$ 409,726,911.54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 382,730.06	
Interest accrued on bonds and stocks	2,984,915.00	
Interest accrued on collateral loans	2,238.89	
Interest due and accrued on other assets	297,036.12	
Rents due and accrued on company's property or lease	153,502.73	
Total rents and interest due and accrued		3,820,422.80

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 81,892.00	$ 4,812,794.00	
Gross deferred premiums on policies in force December 31, 1905	129,990.00	2,947,492.00	
Total	$ 211,882.00	$ 7,760,286.00	
Deduct loading, 20 per cent.	42,376.00	1,552,057.00	
Net amount of uncollected and deferred premiums	$ 169,506.00	$ 6,208,229.00	6,377,735.00
All other assets, viz.: Agents' balances			1,145.50
Gross assets			$ 420,418,188.92

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 7,158,034.22	
Interest on agents' balances	200,000.00	
Total		7,358,034.22
Total admitted assets		$ 413,060,154.70

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Society on the Actuaries' Table of Mortality with 4 per cent. interest, and the American Experience Table of Mortality with 3 and 3½ per cent. interest	$329,221,599.00	
Same for reversionary additions	4,264,196.00	
Same for annuities (including those in reduction of premiums)	11,695,170.00	
Net reserve		$ 345,180,965.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,451,110.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		740.35
Claims for death losses due and unpaid	$ 2,611.00	
Claims for death losses in process of adjustment or adjusted and not due	200,356.38	
Claims for death losses which have been reported and no proofs received	2,224,414.00	
Claims for matured endowments due and unpaid	408,090.32	
Claims for death losses and other policy claims resisted by the company	16,368.00	
Due and unpaid on annuity claims involving life contingencies	53,652.25	
Total policy claims		2,905,491.95
Premiums paid in advance		568,836.00

Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued	$	296,584.99
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		666,776.19
Other liabilities, viz.:		
Interest paid in advance		780,000.00
Rents paid in advance		83,076.78
Deposit on policy proposals		22,398.39
Total	$	351,955,979.65
Capital stock		100,000.00
Unassigned funds—surplus		61,004,175.05
Total liabilities	$	413,060,154.70

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	380,608	$1,028,088,809.00	160,104	$400,566,739.00	10,750	$ 25,054,146.00	$ 6,602,395.00	551,462	$1,460,312,089.00
Issued during year	48,363	102,484,446.00	21,937	43,085,997.00	4,125	11,870,677.00	1,148,114.00	74,425	158,589,234.00
Revived during year	500	1,614,085.00	328	713,207.00	12	73,900.00		840	2,401,192.00
Increased during year		187,336.00		53,750.00		11,500.00			252,586.00
Total before transfers	429,471	1,132,374,676.00	182,369	444,419,693.00	14,887	37,010,223.00			
Transfers, deductions	98	275,319.00	229	517,100.00	17	72,610.00			
Transfers, additions	242	587,210.00	95	260,319.00	7	17,500.00			
Balance of transfers	144	311,891.00	134	256,781.00	10	55,110.00			
Total after transfers	429,615	1,132,686,567.00	182,235	444,162,912.00	14,877	36,955,113.00	7,750,509.00	626,727	1,621,555,101.00
Deduct ceased:									
By death	4,666	15,136,748.00	1,092	3,287,439.00	228	261,499.00	314,377.00	5,986	19,000,063.00
By maturity			1,089	4,077,101.00	52	96,815.00	38,745.00	1,141	4,212,661.00
By expiry					4,095	12,387,708.00		4,095	12,387,708.00
By surrender	10,815	36,583,267.00	4,925	14,095,959.00	38	250,075.00	932,338.00	15,778	51,861,639.00
By lapse	28,583	57,541,937.00	13,652	24,683,587.00	159	585,706.00		42,394	82,811,230.00
By decrease		1,291,574.00		526,846.00		22,990.00			1,841,410.00
Total terminated	44,064	110,553,526.00	20,758	46,670,932.00	4,572	13,604,793.00	1,285,460.00	69,394	172,114,711.00
Outstanding end of year	385,551	1,022,133,041.00	161,477	397,491,980.00	10,305	23,350,320.00	6,465,049.00	557,333	1,449,440,390.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number 3631, representing in annual payments $1,232,330.66.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	5,315	$ 10,152,499.00
Policies issued during the year	610	916,475.00
Total	5,925	$ 11,068,974.00
Deduct ceased to be in force during the year	625	1,087,488.00
Policies in force December 31, 1905	5,300	$ 9,981,486.00
Losses and claims unpaid December 31, 1904	2	2,117.00
Losses and claims incurred during the year	62	111,919.00
Total	64	$ 114,036.00
Losses and claims settled during the year in cash	63	110,036.00
Losses and claims unpaid December 31, 1905	1	4,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		350,892.25

FIDELITY MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated December 2, 1878. Commenced Business January 1, 1879.

L. G. FOUSE, President. W. S. CAMPBELL, Secretary.

Home Office, 112-116 North Broad Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 7,107,489.27

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,273.64, for first year's re-insurance	$ 721,935.08	
Surrender values applied to pay first year's premiums	79.76	
Dividends applied to purchase paid-up additions and annuities	595.80	
Consideration for original annuities involving life contingencies	1,053.65	
Total new premiums	$ 723,664.29	
Renewal premiums without deduction for commissions or other expenses, less $554.00 for re-insurance on renewals	3,158,900.21	
Dividends applied to pay renewal premiums	32,887.85	
Surrender values applied to pay renewal premiums	1,107.89	
Consideration for annuities involving life contingencies	1,588.47	
Total renewal premiums	$ 3,194,484.42	
Total premium income		3,918,148.71
Consideration for supplementary contracts not involving life contingencies		31,291.10
Interest on mortgage loans	$ 25,331.37	
Interest on collateral loans	13,234.71	
Interest on bonds and dividends on stocks	156,328.30	
Interest on premium notes, policy loans or liens	71,593.95	
Interest on other debts due the company	42,624.65	

Rent from company's property, including $32,500.00 for company's own occupancy	$ 82,754.73	
Total interest and rents		$ 391,867.71
Profit on sale or maturity of ledger assets		21,568.20
From other sources, viz.:		
Policy fees		4,440.85
Policy exchange		1,234,396.08
Total income		$ 5,610,712.65
Sum of both amounts		$ 12,709,201.92

DISBURSEMENTS.

For death claims (less $15,000.00 re-insurance) $1,187,808.22; additions, $9,723.71	$ 1,197,531.93	
Net amount paid for losses and matured endowments		$ 1,197,531.93
For annuities involving life contingencies		1,202.09
Surrender values paid in cash		141,836.54
Surrender values applied to pay new premiums		79.76
Surrender values to pay renewal premiums		1,107.89
Dividends paid to policy-holders in cash		15,015.68
Dividends applied to pay renewal premiums		32,887.85
Dividends applied to purchase paid-up additions and annuities		595.80
Total paid policy-holders		$ 1,390,257.54
Paid for claims on supplementary contracts not involving life contingencies		17,755.73
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $440,642.12; renewal premiums, $211,234.70; annuities, $30.00		651,906.82
Commuting renewal commission		31,241.91
Salaries and allowances for agencies, including managers, agents and clerks		111,864.50
Agency supervision, traveling and all other expenses		69,209.33
Medical examiners' fees		48,721.29
Inspection of risks		21,440.62
Salaries and all other compensation of officers and Home Office employees		174,555.88
Rent, including $32,500.00 for company's own occupancy, less $500.00 received under sublease		58,093.19
Advertising, $25,505.33; printing and stationery, $38,398.97; postage, $21,277.48		85,181.78
Legal expenses		8,298.38
Furniture, fixtures and safes		8,057.06
Insurance taxes, licenses and department fees		63,368.94
Taxes on real estate and investments		20,850.84
Repairs and expenses (other than taxes) on real estate		26,284.93
Loss on sale or maturity of ledger assets		14,943.54
All other disbursements, viz.:		
Expressage and telegrams		6,083.54
Dining service, midday meals		12,047.96
Miscellaneous		6,513.57
Total disbursements		2,826,677.35
Balance		$ 9,882,524.57

LEDGER ASSETS.

Book value of real estate	$ 1,330,070.74	
Mortgage loans on real estate	844,529.24	
Loans secured by pledge of bonds, stocks or other collateral	224,575.00	

Loans made to policy-holders on this company's policies, assigned as collateral	$ 2,442,918.19	
Premium notes on policies in force	312,065.09	
Book value of bonds and stocks	3,933,829.95	
Deposited in trust companies and banks on interest	258,317.88	
Cash in company's office	1,135.06	
Bills receivable	2,247.87	
Agents' balances	532,835.55	
Total ledger assets		$ 9,882,524.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 16,141.88	
Interest due and accrued on bonds and stocks	50,779.89	
Interest accrued on collateral loans	1,405.14	
Interest accrued on premium notes, policy loans or liens	56,747.99	
Rents due on company's property or lease	798.60	
Total rents and interest due and accrued		125,873.50
Market value of real estate over book value		39,129.26
Market value of bonds and stocks over book value		114,881.40

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 9,230.94	$ 162,903.20	
Gross deferred premiums on policies in force December 31, 1905	40,119.41	360,112.07	
Total	$ 49,350.35	$ 523,015.27	
Deduct loading, 25 per cent. on new business, 19 per cent. on renewals	37,012.76	99,372.90	
Net amount of uncollected and deferred premiums	$ 12,337.59	$ 423,642.37	435,979.96
Gross assets			$ 10,598,388.69

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 532,835.55	
Bills receivable	2,247.87	
Premium notes or loans on policies in excess of net value of their policies	2,319.48	
Total		537,402.90
Total admitted assets		$ 10,060,985.79

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department on the Actuaries' Table of Mortality, with 4 per cent. interest, and American Table with 3½ per cent. interest	$ 8,594,116.00	
Special surplus	25,995.00	
Same for reversionary additions	551.00	
Same for annuities (including those in reduction of premiums)	18,064.00	
Total	$ 8,638,726.00	
Deduct net value of risks of this company re-insured in other solvent companies	2,475.00	
Net reserve		$ 8,636,251.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		155,441.34
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		6,119.98

Claims for death losses in process of adjustment or adjusted and not due	$ 38,000.00	
Claims for death losses which have been reported and no proofs received	89,147.40	
Claims for death losses and other policy claims resisted by the company	7,500.00	
Total policy claims		$ 134,647.40
Premiums paid in advance		6,858.29
Commissions due to agents on premium notes when paid		33,449.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		19,340.23
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		6,395.33
Dividends apportioned, payable to policy-holders subsequent to 1906		15,747.31
Total		$ 9,014,249.88
Unassigned funds—surplus		1,046,735.91
Total liabilities		$ 10,060,985.79

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	25,789	$ 48,031,298	9,441	$ 15,535,540	20,035	$ 45,579,820	$	55,265	$ 109,146,658
Issued during year	4,109	8,093,645	5,725	10,227,309	883	1,975,605		10,717	20,296,559
Revived during year	174	316,162	93	184,556	188	465,320		455	966,038
Increased during year	29	46,527	11	7,546	17	1,417,037	1,116	57	1,472,226
Total before transfers	30,101	56,487,632	15,270	25,954,951	21,123	49,437,782			
Transfers, deductions	427	794,880	109	164,039	3,286	7,310,641			
Transfers, additions	2,359	5,295,539	153	296,374	1,310	2,677,647			
Balance of transfers	1,932	4,500,659	44	132,335	1,976	4,632,994			
Total after transfers	32,033	60,988,291	15,314	26,087,286	19,147	44,804,788	1,116	66,494	131,881,481
Deduct ceased:									
By death	212	540,129	78	165,514	232	565,118		522	1,270,761
By maturity									
By expiry					179	457,204		179	457,204
By surrender	314	683,944	66	118,930	23	56,000		403	858,874
By lapse	2,568	4,583,746	2,252	3,412,663	2,232	5,667,300		7,052	13,663,709
By decrease	3	229,134	1	80,294	128	433,304		132	742,732
Total terminated	3,097	6,036,953	2,397	3,777,401	2,794	7,178,926		8,288	16,993,280
Outstanding December 31, 1905	28,936	54,951,338	12,917	22,309,885	16,353	37,625,862	1,116	58,206	114,888,201
Policies re-issued	4	95,000	15	276,715	3	24,285		22	396,000

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number 13, representing in annual payments $3,130.87.

BUSINESS IN NORTH CAROLINA IN 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,411	$ 2,217,604.00
Policies issued during the year	209	293,975.00
Total	1,620	$ 2,511,579.00
Deduct ceased to be in force during the year	207	321,190.00
Policies in force December 31, 1905	1,413	$ 2,190,389.00
Losses and claims incurred during the year	10	16,000.00
Total	10	$ 16,000.00
Losses and claims settled during the year, in cash	9	15,000.00
Losses and claims unpaid December 31, 1905	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		69,370.50

FRANKLIN LIFE INSURANCE COMPANY.

Incorporated July 23, 1883. Commenced Business July 23, 1883.

EDGAR S. SCOTT, President. HENRY ABELS, Secretary.

Home Office, 5th and Monroe Streets, Springfield, Ill.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,186,028.65

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $719.03 for first year's re-insurance	$ 266,737.65	
Surrender values applied to purchase paid-up insurance and annuities	3,165.06	
Total new premiums	$ 269,902.71	
Renewal premiums without deduction for commissions or other expenses, less $1,197.92 for re-insurance on renewals	874,164.61	
Dividends applied to pay renewal premiums	3,833.25	
Total renewal premiums	$ 877,997.86	
Total premium income		1,147,900.57
Premium notes, loans or liens restored by revival of policies		863.20
Interest on mortgage loans	$ 24,383.09	
Interest on collateral loans	2,249.03	
Interest on bonds and dividends on stocks	11,865.44	
Interest on premium notes, policy loans or liens	50,428.49	
Interest on other debts due the company	12,842.76	
Rent from company's property	9,688.01	
Total interest and rents		111,456.82
From other sources, viz.: Trust fund		14.75
Total income		$ 1,260,235.34
Sum of both amounts		3,446,263.99

DISBURSEMENTS.

For death claims, $229,094.00; additions, $17,030.35	$ 246,125.74	
Net amount paid for losses	$ 246,125.74	
Premium notes voided by lapse	22,379.93	
Surrender values paid	17,586.28	
Surrender values applied to purchase paid-up insurance and annuities	3,165.06	
Dividends applied to pay renewal premiums	3,833.25	
Total paid policy-holders	$ 293,090.26	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $192,420.36; renewal premiums, $73,357.45	265,777.81	
Commuting renewal commission	28,497.55	
Salaries and allowances for agencies, including managers, agents and clerks	29,042.59	
Agency supervision, traveling and all other expenses	2,267.62	
Medical examiners' fees	16,160.00	
Inspection of risks	8,368.62	
Salaries and all other compensation of officers and Home Office employees	59,662.99	
Rent	4,005.00	
Advertising, $1,087.26; printing and stationery, $12,553.66; postage, $3,789.95	17,430.87	
Legal expenses	5,243.94	
Furniture, fixtures and safes	194.55	
Insurance taxes, licenses and department fees	25,846.16	
Taxes on real estate	642.72	
Repairs and expenses (other than taxes) on real estate	6,151.90	
Loss on sale or maturity of ledger assets	3,140.13	
All other disbursements, viz.:		
Collections	1,693.99	
Investment expenses	653.75	
Premiums on investments	12,912.14	
Miscellaneous	4,123.46	
Total disbursements		$ 784,904.05
Balance		$ 2,661,359.94

LEDGER ASSETS.

Book value of real estate	$ 120,738.41	
Mortgage loans on real estate	807,650.00	
Loans secured by pledge of bonds, stocks or other collateral	45,500.00	
Loans and liens made to policy-holders on this company's policies	1,161,997.59	
Premium notes on policies in force	11,676.90	
Book value of bonds	476,173.00	
Deposited in trust companies and banks on interest	11,163.00	
Deposited in banks (not on interest)	25,004.44	
Agents' balances	1,456.60	
Total ledger assets		$ 2,661,359.94

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 21,104.23	
Interest accrued on bonds and stocks	6,720.79	
Interest accrued on collateral loans	340.83	
Interest accrued on premium notes, policy loans or liens	23,515.38	
Interest accrued on other assets	20.62	
Rents accrued on company's property or lease	242.64	
Total rents and interest due and accrued		51,944.49
Market value of bonds and stocks over book value		12,848.14

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 44,482.45	
Gross deferred premiums on policies in force December 31, 1905		81,625.98	
Total		$ 126,108.43	
Deduct loading, per cent.		22,496.95	
Net amount of uncollected and deferred premiums		$ 103,611.48	$ 103,611.48
Gross assets			$ 2,829,764.05

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		$ 1,456.60	
Premium notes or loans on policies in excess of net value of their policies		17,130.14	
Total			18,586.74
Total admitted assets			$ 2,811,177.31

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Illinois Insurance Department on the Actuaries' Table of Mortality with 4 per cent. interest		$ 2,349,052.00	
Total		$ 2,349,052.00	
Deduct net value of risks of this company re-insured in other solvent companies		1,035.00	
Net reserve			$ 2,348,017.00
Claims for death losses which have been reported and no proofs received	$	15,262.38	
Claims for death losses and other policy claims resisted by the company		6,812.22	
Total policy claims			22,074.60
Premiums paid in advance			6,714.04
Commissions due to agents on premium notes when paid			2,486.39
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued			4,931.57
Trust fund			16,595.18
Other liabilities, viz.:			
Funds held for special class of policies			110,039.67
Funds held for all other contingencies			300,318.86
Total liabilities			$ 2,811,177.31

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	14,236	$20,128,827.00	2,371	$ 3,098,700.00	2,702	$ 6,295,859.00	$	19,309	$ 29,523,386.00
Issued during year	4,149	5,460,692.00	601	814,606.00	379	1,295,948.00		5,129	7,571,246.00
Revived during year	30	36,000.00	4	3,150.00	6	7,535.00		40	46,685.00
Increased during year									
Total before transfers	18,415	25,625,519.00	2,976	3,916,456.00	3,087	7,599,342.00			
Transfers, deductions	17	20,000.00	6	13,500.00	3	5,000.00			
Transfers, additions	22	29,000.00			4	9,500.00			
Balance of transfers	5	9,000.00	6	13,500.00	1	4,500.00			
Total after transfers	18,420	25,634,519.00	2,970	3,902,956.00	3,088	7,603,842.00		25,478	37,141,317.00
Deduct ceased:									
By death	135	182,000.00	8	10,000.00	33	63,587.00		176	255,587.00
By maturity									
By expiry	156	231,000.00	5	9,000.00	63	127,589.00		224	367,589.00
By surrender	48	101,500.00	23	34,500.00	4	16,426.00		75	152,426.00
By lapse	2,468	3,169,957.00	285	381,300.00	328	718,778.00		3,081	4,270,035.00
By decrease		13,000.00		750.00		13,270.00			27,020.00
Total terminated	2,807	3,697,457.00	321	435,550.00	428	939,650.00		3,556	5,072,659.00
Outstanding December 31, 1905	15,613	21,937,062.00	2,649	3,467,406.00	2,660	6,664,192.00		20,922	32,068,660.00
Policies re-insured								36	176,000.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	69	$ 182,460.00
Policies issued during the year	165	272,449.00
Total	234	$ 454,909.00
Deduct ceased to be in force during the year	52	100,393.00
Policies in force December 31, 1905	182	$ 354,516.00
Losses and claims incurred during the year	2	4,025.62
Total	2	$ 4,025.62
Losses and claims settled during the year, in cash	1	3,000.00
Losses and claims unpaid December 31, 1905	1	1,025.62
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		14,576.76

THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 10, 1860. Commenced Business July 16, 1860.

CORNELIUS DOREMUS, President. CARL HEYE, Secretary.

Home Office, 20 Nassau Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 32,857,683.48

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 641,053.78	
Dividends applied to purchase paid-up additions and annuities	38,317.90	
Surrender values applied to purchase paid-up insurance and annuities	111,647.48	
Consideration for original annuities involving life contingencies	16,067.02	
Consideration for supplementary contracts involving life contingencies	770.53	
Total new premiums	$ 807,856.71	
Renewal premiums without deduction for commissions or other expenses, less $4,460.30 for re-insurance on renewals	3,749,635.47	
Dividends applied to pay renewal premiums	137,587.34	
Consideration for annuities involving life contingencies	1,375.80	
Total renewal premiums	$ 3,885,598.61	
Total premium income		4,696,455.32
Consideration for supplementary contracts not involving life contingencies		4,413.00
Interest on mortgage loans	$ 808,693.06	
Interest on bonds and dividends on stocks	395,303.16	
Interest on premium notes, policy loans or liens	120,430.22	
Interest on other debts due the company	11,441.85	

Rent from company's property, including $35,140.00 for company's own occupancy	$ 235,271.05	
Total interest and rents		$ 1,571,139.34
Profit on sale or maturity of ledger assets		1,375.51
From other sources		2,278.63
Total income		$ 6,275,661.80
Sum of both amounts		$ 39,133,345.28

DISBURSEMENTS.

For death claims, $1,303,143 41; additions, $34,308.67	$ 1,337,452.08	
For matured endowments (less $15,000.00 re-insurance), $1,170,162.48; additions, $23,275.43	1,193,437.91	
Net amount paid for losses and matured endowments		$ 2,530,889.99
For annuities involving life contingencies		36,776.11
Surrender values paid in cash		292,874.85
Surrender values applied to purchase paid-up insurance and annuities		111,647.48
Dividends paid to policy-holders in cash		138,257.32
Dividends applied to pay renewal premiums		137,587.34
Dividends applied to purchase paid-up additions and annuities		38,317.90
Total paid policy-holders		$ 3,286,350.99
Paid for claims on supplementary contracts not involving life contingencies		1,875.00
Paid stockholders for interest or dividends		24,000.00
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $395,344.51; renewal premiums, $193,919.25; annuities, $385.76		589,649.52
Commuting renewal commission		151.09
Salaries and allowances for agencies, including managers, agents and clerks		125,192.98
Agency supervision, traveling and all other expenses		137,689.02
Medical examiners' fees		53,882.60
Inspection of risks		6,182.30
Salaries and all other compensation of officers and Home Office employees		127,478.95
Rent for company's own occupancy		35,140.00
Advertising, $21,370.44; printing and stationery, $12,843.57; postage, $16,272.65		50,486.66
Legal expenses		5,872.24
Furniture, fixtures and safes		4,615.37
Insurance taxes, licenses and department fees		47,673.25
Taxes on real estate		36,399.91
Repairs and expenses (other than taxes) on real estate		87,642.34
All other disbursements		36,783.95
Total disbursements		4,656,766.17
Balance		$ 34,476,579.11

LEDGER ASSETS.

Book value of real estate	$ 2,974,710.70	
Mortgage loans on real estate	19,429,628.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,298,387.89	
Book value of bonds and stocks	9,299,836.28	
Deposited in trust companies and banks on interest	428,086.00	
Cash in company's office	2,873.92	
Deposited in banks (not on interest)	5,141.87	
Agents' balances	37,914.45	
Total ledger assets		$ 34,476,579.11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 323,117.17	
Interest due and accrued on bonds and stocks	77,200.87	
Interest accrued on premium notes, policy loans or liens	1,381.02	
Rents due and accrued on company's property or lease	7,090.83	
Total rents and interest due and accrued		$ 408,789.89
Market value of bonds and stocks over book value		178,989.07

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 18,846.04	$ 458,491.81	
Gross deferred premiums on policies in force December 31, 1905	38,162.90	368,671.72	
Total	$ 57,008.94	$ 827,163.53	
Deduct loading, 22½ per cent.	12,827.01	186,111.80	
Net amount of uncollected and deferred premiums	$ 44,181.93	$ 641,051.73	685,233.66
Gross assets			$ 35,749,591.73

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	37,914.45
Total admitted assets	$ 35,711,677.28

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the New York Insurance Department on the following Tables of Mortality with 4, 3½ and 3 per cent. interest respectively. Policies issued before January 1, 1901, Combined Experience, 4 per cent. Policies issued after January 1, 1901, American Experience, 3½ and 3 per cent. respectively	$29,497,402.00	
Same for reversionary additions, American Experience, 3½ per cent.	454,461.00	
Same for annuities (including those in reduction of premiums)	422,844.00	
Total	$30,374,707.00	
Deduct net value of risks of this company re-insured in other solvent companies	36,358.00	
Net reserve		$ 30,338,349.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		27,685.73
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		6,249.15
Claims for death losses	$ 2,578.04	
Claims for death losses in process of adjustment or adjusted and not due	136,770.80	
Claims for death losses which have been reported and no proofs received	55,978.80	
Claims for matured endowments due and unpaid	60,464.00	
Claims for death losses and other policy claims resisted by the company	7,404.60	
Due and unpaid on annuity claims involving life contingencies	1,917.65	
Total policy claims		265,113.89
Premiums paid in advance		11,050.07
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		69,631.78
Dividends apportioned, payable to policy-holders during 1906		294,383.27
Dividends apportioned, payable to policy-holders subsequent to 1906		1,896,607.03
Other liabilities, viz.:		
Extra reserve for absolute war and world policies, etc.		105,407.38
Total		$ 33,014,477.30
Capital stock		200,000.00
Unassigned funds—surplus		2,497,199.98
Total liabilities		$ 35,711,677.28

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	23,619	$44,823,829.00	37,561	$57,926,732.00	99	$ 566,850.00	$ 619,932.00	61,279	$103,937,343.00
Issued during year	3,023	5,408,199.00	5,442	8,768,067.00	32	109,830.00	----------	8,497	14,286,096.00
Revived during year	13	20,750.00	40	35,861.00	----------	----------	----------	53	56,611.00
Increased during year	----------	14,804.00	----------	1,839.00	----------	46,313.00	55,035.00	----------	117,991.00
Total before transfers	26,655	50,267,582.00	43,043	66,732,499.00	131	722,993.00	----------	----------	----------
Transfers, deductions	21	44,923.00	5	12,500.00	----------	----------	----------	----------	----------
Transfers, additions	1	2,000.00	15	22,923.00	10	32,500.00	----------	----------	----------
Balance of transfers	20	42,923.00	10	10,423.00	10	32,500.00	----------	----------	----------
Total after transfers	26,635	50,224,659.00	43,053	66,742,922.00	141	755,493.00	674,967.00	69,829	118,398,041.00
Deduct ceased:									
By death	460	900,197.00	276	485,321.00	----------	1,799.00	32,919.00	736	1,420,236.00
By maturity	----------	----------	786	1,232,366.00	----------	----------	23,324.00	786	1,255,690.00
By expiry	17	29,871.00	72	112,302.00	3	12,946.00	----------	92	155,119.00
By surrender	228	432,960.00	596	966,121.00	----------	939.00	9,092.00	824	1,409,112.00
By lapse	1,175	2,073,722.00	1,693	2,478,394.00	21	52,640.00	259.00	2,889	4,605,015.00
By decrease	----------	284,348.00	----------	139,827.00	----------	1,085.00	----------	425	425,260.00
Total terminated	1,880	3,721,098.00	3,423	5,414,331.00	24	69,409.00	65,594.00	5,327	9,270,432.00
Outstanding December 31, 1905	24,755	46,503,561.00	39,630	61,328,591.00	117	686,084.00	609,373.00	64,502	109,127,609.00
Policies re-insured	----------	120,000.00	----------	20,000.00	----------	----------	----------	----------	140,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 246; representing in annual payments $42,757.00.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	284	$ 557,700.00
Policies issued during the year	67	127,403.00
Total	351	$ 685,103.00
Deduct ceased to be in force during the year	64	212,950.00
Policies in force December 31, 1905	287	$ 472,153.00
Losses and claims incurred during the year	2	2,000.00
Total	2	$ 2,000.00
Losses and claims settled during the year, in cash	1	1,000.00
Losses and claims unpaid December 31, 1905	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		20,021.76

GREENSBORO LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated July 22, 1905. Commenced Business July 22, 1905.

J. W. FRY, President. E. COLWELL, JR., Secretary.

Home Office, South Elm Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Increase of capital during the year	$ 25,000.00	
Extended at		$ 125,000.00

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $713.84 for first year's re-insurance	$ 59,597.58	
Total new premiums	$ 59,597.58	
Renewal premiums without deduction for commissions or other expenses	33.20	
Total renewal premiums	33.20	
Total premium income		59,630.78
Interest on bonds and dividends on stocks	$ 400.00	
Interest on premium notes, policy loans or liens	7.61	
Interest on other debts due the company	155.55	
Total interest		563.16
Total income		$ 60,193.94
Sum of both amounts		$ 185,193.94

DISBURSEMENTS.

For death claims	$ 2,500.00	
Total paid policy-holders	$ 2,500.00	

Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $37,934.17; renewal premiums, $2.49	$ 37,936.66	
Agency supervision, traveling and all other expenses	72.18	
Medical examiners' fees	3,495.00	
Inspection of risks	998.00	
Salaries and all other compensation of officers and Home Office employees	4,595.83	
Rent for company's own occupancy	325.00	
Advertising, printing and stationery, $1,423.80; postage, $262.00	1,685.80	
Furniture, fixtures and safes	1,017.18	
Insurance taxes, licenses and department fees	412.75	
All other disbursements, viz.:		
General expense	1,874.69	
Telephone and telegraph	172.19	
Organization expense	5,528.74	
Total disbursements		$ 60,614.02
Balance		$ 124,579.92

LEDGER ASSETS.

Mortgage loans on real estate	$ 31,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	57.62	
Premium notes on policies in force	21,364.74	
Book value of bonds	20,629.44	
Deposited in trust companies and banks on interest	40,000.00	
Cash in company's office	908.60	
Deposited in banks (not on interest)	5,926.63	
Agents' balances	4,192.89	
Total ledger assets		$ 124,579.92

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 307.85	
Interest accrued on collateral loans	24.20	
Interest accrued on premium notes, policy loans or liens	93.79	
Interest accrued on other assets	666.68	
Total interest accrued		1,092.52

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 15,885.39	$	
Gross deferred premiums on policies in force December 31, 1905	151.80		
Total	$ 16,037.19	$	
Deduct loading, 20 per cent.	3,207.44		
Net amount of uncollected and deferred premiums	$ 12,829.75	$	12,829.75
Gross assets			$ 138,502.19

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	4,192.89
Total admitted assets	$ 134,309.30

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the American Experience Table of Mortality with 4 per cent. interest	$ 6,429.00	
Total	$ 6,429.00	
Deduct net value of risks of this company re-insured in other solvent companies	495.00	
Net reserve		$ 5,934.00
Total		$ 5,934.00
Capital stock		100,000.00
Unassigned funds—surplus		28,375.30
Total liabilities		$ 134,309.30

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year		$		$		$	$		$
Issued during year	1,193	1,962,800.00	32	59,000.00	18	55,500.00		1,243	2,077,300.00
Revived during year									
Increased during year		4,000.00							4,000.00
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	1,193	1,966,800.00	32	59,000.00	18	55,500.00		1,243	2,081,300.00
Deduct ceased:									
By death	1	2,500.00						1	2,500.00
By maturity									
By expiry									
By surrender									
By decrease		10,000.00							10,000.00
By not taken	137	241,500.00	10	25,000.00	2	4,000.00		149	270,500.00
Total terminated	138	254,000.00	10	25,000.00	2	4,000.00		150	283,000.00
Outstanding December 31, 1905	1,055	1,712,800.00	22	34,000.00	16	51,500.00		1,093	1,798,300.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904		$
Policies issued during year	1,066	$ 1,816,500.00
Total	1,066	$ 1,816,500.00
Deduct ceased to be in force during the year	140	267,000.00
Policies in force December 31, 1905	926	$ 1,549,500.00
Losses and claims unpaid December 31, 1904		
Losses and claims incurred during the year	1	2,500.00
Total	1	$ 2,500.00
Losses and claims settled during the year in cash	1	2,500.00
Losses and claims unpaid December 31, 1905		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		51,791.58

HARTFORD LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1866. Commenced Business April, 1877.

GEORGE E. KEENEY, President. CHAS. H. BACALL, Secretary.

Home Office, 252 Asylum Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 3,211,083.80

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $296.23 for first year's re-insurance	$ 121,671.09	
Dividends applied to purchase paid-up additions and annuities	53.42	
Total new premiums	$ 121,724.51	
Renewal premiums without deduction for commissions or other expenses, less $306.12 for re-insurance on renewals	1,940,029.71	
Dividends applied to pay renewal premiums	52,827.22	
Total renewal premiums	$ 1,992,856.93	
Total premium income		2,114,581.44
Interest on mortgage loans	$ 17,292.31	
Interest on collateral loans	174.15	
Interest on bonds and dividends on stocks	70,817.34	
Interest on premium notes, policy loans or liens	6,809.75	
Interest on other debts due the company	7,993.39	
Rent from company's property, including $3,500.00 for company's own occupancy	14,207.46	
Total interest and rents		117,294.40
Profit on sale or maturity of ledger assets		1,025.00
From other sources, viz.: Accident premiums		407.19

Re-insurance premiums returned on cancelled policies		$ 2,750.03
Dues from Safety Fund Department		145,430.40
Advance payments in Safety Fund Department		9,179.83
Total income		$ 2,390,668.29
Sum of both amounts		$ 5,601,752.09

DISBURSEMENTS.

For death claims, $1,744,835.15; additions, $3,742.36	$ 1,748,577.51	
Net amount paid for losses		$ 1,748,577.51
Premium notes voided by lapse		9,703.42
Surrender values paid in cash		21,674.10
Dividends applied to pay renewal premiums		52,827.22
Dividends applied to purchase paid-up additions and annuities		53.42
Total paid policy-holders		$ 1,832,835.67
Paid stockholders for interest or dividends		40,000.00
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $68,116.36; renewal premiums, $40,659.96		108,776.32
Salaries and allowances for agencies, including managers, agents and clerks		17,243.16
Agency supervision, traveling and all other expenses		12,985.79
Medical examiners' fees		9,835.14
Inspection of risks		7,894.44
Rent, including $3,500.00 for company's own occupancy		7,047.43
Advertising, $7,869.77; printing and stationery, $8,571.82; postage, $7,330.48		23,772.07
Legal expenses		7,712.25
Insurance taxes, licenses and department fees		30,187.51
Taxes on real estate		3,899.18
Repairs and expenses (other than taxes) on real estate		3,867.30
Loss on sale or maturity of ledger assets		3,385.50
All other disbursements		20,707.29
Total disbursements		2,217,293.07
Balance		$ 3,384,459.02

LEDGER ASSETS.

Book value of real estate	$ 219,806.00	
Mortgage loans on real estate	661,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	82,687.96	
Premium notes on policies in force	61,003.29	
Book value of bonds and stocks	742,186.25	
Deposited in trust companies and banks on interest	132,893.37	
Cash in company's office	10,172.57	
Deposited in banks (not on interest)	244,021.51	
Agents' balances	27,539.30	
All other safety funds in Security Company of Hartford	1,203,148.77	
Total ledger assets		$ 3,384,459.20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 13,428.19	
Interest accrued on bonds and stocks	22,941.88	
Interest due on premium notes, policy loans or liens	404.70	
Interest accrued on other assets	1,391.95	
Rents accrued on company's property or lease	844.53	
Total rents and interest due and accrued		39,011.25
Market value of real estate over book value		6,994.00
Market value of bonds and stocks over book value		2,305.38

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 817.20	$ 46,307.07	
Gross deferred premiums on policies in force December 31, 1905	6,766.43	67,673.84	
Total	$ 7,583.63	$ 113,980.91	
Deduct loading, 70 per cent. on new business; 20 per cent. on renewals	5,308.53	22,766.18	
Net amount of uncollected and deferred premiums	$ 2,275.10	$ 91,184.73	$ 93,459.83
All other assets, viz.: Net premiums in Safety Fund Department in course of collection			146,000.00
Gross assets			$ 3,672,229.48

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 27,539.30	
Book value of ledger assets over market value, viz.: Safety funds	66,761.66	
Total		94,300.96
Total admitted assets		$ 3,577,928.52

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the Actuaries' Table of Mortality, with 4 per cent. interest and the American Experience Table with 3½ per cent. interest	$ 970,916.23	
Same for reversionary additions	811.00	
Total	$ 971,727.23	
Deduct net value of risks of this company re-insured in other solvent companies	2,510.00	
Net reserve		$ 969,217.23
Claims for death losses	$ 13,521.67	
Claims for death losses in process of adjustment or adjusted and not due	97,500.00	
Claims for death losses which have been reported and no proofs received	58,534.00	
Claims for death losses and other policy claims resisted by the company,	28,224.60	
Total policy claims		197,780.27
Premiums paid in advance		10,181.45
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		758.36
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		3,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		819.42
Dividends apportioned, payable to policy-holders during 1906		1,431.49
Dividends apportioned, payable to policy-holders subsequent to 1906		35,963.44
Other liabilities, viz.:		
Net safety funds in security company		1,152,975.30
Balance of taxes to credit of members in Safety Fund Department		7,053.60
Special reserve and surplus on safety fund policies		221,387.35
Total		$ 2,600,567.91
Capital stock		500,000.00
Unassigned funds—surplus		477,360.61
Total liabilities		$ 3,577,928.52

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	2,961	$ 4,395,775.00	5,281	$ 9,144,328.00	29,884	$54,191,975.00	$ 4,325.00	38,126	$ 67,736,403.00
Issued during year	946	1,349,000.00	1,106	1,601,519.00	461	679,670.00		2,513	3,630,189.00
Revived during year	5	8,432.00	14	23,000.00	23	51,920.00		42	83,352.00
Increased during year	1	1,000.00				24,612.00	127.00	1	25,739.00
Total before transfers	3,913	5,754,207.00	6,401	10,768,847.00	30,368	54,948,177.00			
Transfers, deductions	9	14,000.00	8	11,000.00	5	7,000.00			
Transfers, additions	9	12,000.00	9	12,500.00	4	7,500.00			
Balance of transfers		2,000.00	1	1,500.00	1	500.00			
Total after transfers	3,913	5,752,207.00	6,402	10,770,347.00	30,367	54,948,677.00	4,452.00	40,682	71,475,683.00
Deduct ceased:									
By death	29	46,681.00	37	50,534.00	747	1,609,066.00	3,384.00	813	1,709,665.00
By maturity									
By expiry					48	61,400.00		48	61,400.00
By surrender	12	13,720.00	20	54,017.00	7	38,052.00	88.00	39	105,877.00
By lapse	335	690,190.00	1,886	4,143,450.00	3,019	4,842,557.00		5,240	9,676,197.00
By decrease		5,350.00		34,173.00		77,520.00			117,043.00
Total terminated	376	755,941.00	1,943	4,282,174.00	3,821	6,628,595.00	3,472.00	6,140	11,670,182.00
Outstanding December 31, 1905	3,537	4,996,266.00	4,459	6,488,173.00	26,546	48,320,082.00	980.00	34,542	59,805,501.00
Policies re-insured	3	19,393.00	8	55,461.00				11	74,854.00

BUSINESS IN NORTH CAROLINA IN 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	547	$ 1,064,823.00
Policies issued during the year	32	40,812.00
Total	579	$ 1,105,635.00
Deduct ceased to be in force during the year	111	244,363.00
Policies in force December 31, 1905	468	$ 861,272.00
Losses and claims incurred during the year	16	35,018.00
Total	16	$ 35,018.00
Losses and claims settled during the year, in cash	16	35,018.00
Losses and claims unpaid December 31, 1905		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		33,604.86

HOME LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 30, 1860. Commenced Business May 1, 1860.

GEORGE E. IDE, President. ELLIS W. GLADWIN, Secretary.

Home Office, 256 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $125,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 15,967,354.41

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $5,142.38 for first year's re-insurance	$ 457,133.75	
Dividends applied to purchase paid-up additions and annuities	224,736.12	
Consideration for original annuities involving life contingencies	31,125.85	
Consideration for supplementary contracts involving life contingencies,	8,108.30	
Total new premiums	$ 721,104.02	
Renewal premiums without deduction for commissions or other expenses, less $15,803.69 for re-insurance on renewals	2,418,458.45	
Dividends applied to pay renewal premiums	40,471.94	
Consideration for annuities involving life contingencies	31,108.27	
Total renewal premiums	$ 2,490,038.66	
Total premium income		3,211,142.68
Consideration for supplementary contracts not involving life contingencies		5,000.00
Interest on mortgage loans	$ 216,171.80	
Interest on collateral loans	521.62	
Interest on bonds and dividends on stocks	347,316.64	
Interest on premium notes, policy loans or liens	99,764.73	
Interest on other debts due the company	19,001.20	
Discount on claims paid in advance	601.43	

Rent from company's property, including $24,000.00 for company's own occupancy	$ 102,602.39	
Total interest and rents		$ 785,979.81
Profit on sale or maturity of ledger assets		38,280.94
Total income		$ 4,040,403.43
Sum of both amounts		$ 20,007,757.84

DISBURSEMENTS.

For death claims, $781,052.91; additions, $322.00	$ 781,374.91	
For matured endowments, $342,455.00; additions, $52,676.12	395,131.12	
Net amount paid for losses and matured endowments		$ 1,176,506.03
For annuities involving life contingencies		35,388.87
Surrender values paid in cash		243,161.88
Dividends paid to policy-holders in cash		5,069.44
Dividends applied to pay renewal premiums		40,471.94
Dividends applied to purchase paid-up additions and annuities		224,736.12
Total paid policy-holders		$ 1,725,334.28
Paid for claims on supplementary contracts not involving life contingencies		5,391.45
Paid stockholders for interest or dividends		15,000.00
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $237,599.71; renewal premiums, $173,083.75; annuities $5,120.85		415,804.31
Commuting renewal commission		1,870.09
Salaries and allowances for agencies, including managers, agents and clerks		140,545.76
Agency supervision, traveling and all other expenses		2,189.66
Medical examiners' fees		38,325.00
Inspection of risks		3,355.12
Salaries and all other compensation of officers and Home Office employees		141,262.52
Rent, for company's own occupancy		24,000.00
Advertising, $16,780.04; printing and stationery, $15,727.70; postage, $5,602.50		38,110.24
Legal expenses		3,814.71
Insurance taxes, licenses and department fees		47,827.40
Taxes on real estate		12,630.44
Repairs and expenses (other than taxes) on real estate		39,168.75
All other disbursements		14,810.52
Total disbursements		2,669,440.25
Balance		$ 17,338,317.59

LEDGER ASSETS.

Book value of real estate	$ 1,656,699.76	
Mortgage loans on real estate	5,005,089.19	
Loans secured by pledge of bonds, stocks or other collateral	5,950.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,164,674.00	
Premium notes on policies in force	571,580.13	
Book value of bonds and stocks	8,407,667.30	
Deposited in trust companies and banks on interest	439,734.72	
Cash in company's office	1,637.83	
Deposited in banks (not on interest)	22,334.14	
Agents' balances	62,950.52	
Total ledger assets		$ 17,338,317.59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 20,690.50	
Interest accrued on bonds and stocks	110,522.12	
Interest accrued on collateral loans	138.43	
Interest accrued on premium notes, policy loans or liens	1,970.10	
Interest accrued on other assets	1,000.00	
Rents accrued on company's property or lease	2,950.00	
Total rents and interest due and accrued		$ 137,272.00
Market value of bonds and stocks over book value		189,352.13

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 3,885.17	$ 162,626.28	
Gross deferred premiums on policies in force December 31, 1905	19,302.91	169,940.25	
Total	$ 23,188.08	$ 332,566.53	
Deduct loading, 20 per cent.	4,637.62	66,513.31	
Net amount of uncollected and deferred premiums	$ 18,650.46	$ 266,053.22	284,603.68
Gross assets			$ 17,949,545.40

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		62,950.52
Total admitted assets		$ 17,886,594.88

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of the State of New York on the Combined Experience and American Tables of Mortality, with 3, 3½ and 4 per cent. interest	$14,445,865.00	
Same for reversionary additions	1,491,908.00	
Same for annuities (including those in reduction of premiums)	406,239.00	
Total	$16,344,012.00	
Deduct net value of risks of this company re-insured in other solvent companies	81,195.00	
Net reserve		$ 16,262,012.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		46,050.00
Claims for death losses which have been reported and no proofs received	$ 49,315.48	
Claims for matured endowments due and unpaid	6,647.46	
Claims for death losses and other policy claims resisted by the company	3,000.00	
Total policy claims		58,962.94
Premiums paid in advance		37,449.25
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		5,119.87
Unearned interest on cash loans made to policy-holders		29,193.79
Unearned interest on premium loans		17,601.56
Fund voluntarily set aside to meet possible fluctuations in the price of securities, etc.		225,000.00
Total		$ 16,682,194.41
Capital stock		125,000.00
Unassigned funds—surplus		1,079,400.47
Total liabilities		$ 17,886,594.88

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	31,364	$ 55,938,697	8,367	$ 13,359,665	1,810	$ 3,610,936	$ 1,982,991	41,541	$ 74,892,289
Issued during year	5,004	8,905,218	1,727	2,316,875	430	923,276	350,822	7,161	12,496,191
Revived during year	80	148,500	27	29,250	4	8,000		111	185,750
Increased during year		4,517		11,884		87			16,488
Total before transfers	36,448	64,996,932	10,121	15,717,674	2,224	4,542,299			
Transfers, deductions	28	61,142	24	42,750	35	127,539			
Transfers, additions	50	162,289	15	29,827	22	39,315			
Balance of transfers	22	101,147	9	12,923	13	88,224			
Total after transfers	36,470	65,098,079	10,112	15,704,751	2,231	4,454,075	2,333,813	48,813	87,590,718
Deduct ceased:									
By death	354	630,847	43	91,180	27	59,026	322	424	781,375
By maturity			210	342,455			52,676	210	395,131
By expiry				20,325	15	34,500		15	54,825
By surrender	457	893,829	127	205,480	21	43,435	1,004	605	1,143,748
By lapse	2,035	3,465,527	726	1,133,532	183	368,387	76,539	2,944	5,043,985
By decrease		327,863		59,951		8,500			396,314
Total terminated	2,846	5,318,066	1,106	1,852,923	246	513,848	130,541	4,198	7,815,378
Outstanding December 31, 1905	33,624	59,780,013	9,006	13,851,828	1,985	3,940,227	2,203,272	44,615	79,775,340
Policies re-insured	33	529,278	4	47,000	18	157,500		55	733,778

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	374	$ 485,904.00
Policies issued during the year	26	47,666.48
Total	400	$ 533,570.48
Deducted ceased to be in force during the year	68	110,090.48
Policies in force December 31, 1905	332	$ 423,480.00
Losses and claims incurred during the year	4	3,241.48
Total	4	$ 3,241.48
Losses and claims settled during the year, in cash	4	3,241.48
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		16,416.10

ILLINOIS LIFE INSURANCE COMPANY OF CHICAGO, ILL.

Incorporated July 7, 1899. Commenced Business October 2, 1899.

JAMES W. STEVENS, President. OSWALD J. ARNOLD, Secretary.

Home Office, 134 Monroe Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 4,941,644.02

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $5,129.05 for first year's re-insurance	$ 324,139.24	
Total first year's premiums on original policies	$ 324,139.24	
Dividends applied to purchase paid-up additions and annuities	4,865.01	
Surrender values applied to purchase paid-up insurance and annuities	31,281.46	
Total new premiums	$ 360,285.71	
Renewal premiums without deduction for commissions or other expenses, less $4,681.66 for re-insurance on renewals	966,834.52	
Dividends applied to pay renewal premiums	27,705.31	
Total renewal premiums	$ 994,539.83	
Total premium income		1,354,825.54
Interest on mortgage loans	$ 72,250.23	
Interest on collateral loans	11,957.65	
Interest on bonds and dividends on stocks	48,877.10	
Interest on premium notes, policy loans or liens	66,042.73	
Interest or other debts due the company	22,996.80	
Discount on claims paid in advance	118.50	
Rent from company's property, including $4,200.00 for company's own occupancy	63,407.11	
Total interest and rents		285,650.12

Profit on sale or maturity of ledger assets		$ 267,359.85
From other sources		2,380.72
Total income		$ 1,910,216.23
Sum of both amounts		$ 6,851,860.25

DISBURSEMENTS.

For death claims (less $5,400.00 re-insurance), $483,722.68; additions, $5,843.26	$ 489,565.94	
For matured endowments, $24,374.00; additions, $831.46	25,205.46	
Net amount paid for losses and matured endowments		$ 514,771.40
For annuities involving life contingencies		1,800.00
Premium notes voided by lapse		5,987.44
Surrender values paid in cash		195,826.70
Surrender values applied to purchase paid-up insurance and annuities		31,281.46
Dividends paid to policy-holders in cash		4,593.21
Dividends applied to pay renewal premiums		27,705.31
Dividends applied to purchase paid-up additions and annuities		4,865.01
Total paid policy-holders		$ 786,830.53
Paid stockholders for interest or dividends		7,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $138,479.34; renewal premiums, $125,869.78		264,349.12
Traveling expenses		1,096.58
Salaries and allowances for agencies, including managers, agents and clerks		12,074.00
Agency supervision, traveling and all other expenses		2,326.83
Medical examiners' fees		16,644.34
Inspection of risks		5,901.84
Salaries and all other compensation of officers and Home Office employees		87,031.26
Rent, including $4,200.00 for company's own occupancy		15,840.66
Advertising, $20,863.74; printing and stationery, $6,888.68; postage, $4,907.19		32,659.61
Legal expenses		8,450.35
Registration		2,471.00
Insurance taxes, licenses and department fees		6,636.58
Taxes on real estate		16,161.00
Repairs and expenses (other than taxes) on real estate		61,399.94
Loss on sale or maturity of ledger assets		7,668.21
Industrial claims		3,761.86
Incidental expense		19,460.10
Tax on premiums		31,271.58
Collection of premiums		1,622.22
Loss on Kentucky mortgages		4,277.00
Investment and sundry expenses		715.39
Total disbursements		1,395,650.00
Balance		$ 5,456,210.25

LEDGER ASSETS.

Book value of real estate	$ 781,054.28
Mortgage loans on real estate	1,124,521.10
Loans secured by pledge of bonds, stocks or other collateral	595,415.00
Loans made to policy-holders on this company's policies, assigned as collateral	1,302,831.49
Premium notes on policies in force	5,958.29
Book value of bonds and stocks	1,031,347.18
Deposited in trust companies and banks on interest	389,466.55
Cash in company's office	4,598.79

Deposited in banks (not on interest)	$ 3,215.27	
Bills receivable	1,936.97	
Agents' balances	126,038.70	
All other	89,826.63	
Total ledger assets		$ 5,456,210.25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 18,441.15	
Interest accrued on bonds and stocks	1,539.00	
Interest accrued on collateral loans	1,643.68	
Interest accrued on premium notes, policy loans or liens	15,601.99	
Interest accrued on other assets	112.80	
Rents due on company's property or lease	2,171.25	
Total rents and interest due and accrued		39,509.87
Market value of real estate over book value		267,772.72
Market value of bonds and stocks over book value		17,471.57
Due from other companies for losses or claims on policies of this company re-insured		13,300.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 41,194.94	$ 125,911.81	
Gross deferred premiums on policies in force December 31, 1905	5,565.77	133,161.21	
Total	$ 46,760.71	$ 259,073.02	
Deduct loading, 25 per cent	11,690.18	64,768.25	
Net amount of uncollected and deferred premiums,	$ 35,070.53	$ 194,304.77	229,375.30
Gross assets			$ 6,023,639.71

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 26,444.87	
Commuted commissions	44,100.00	
Suspense account	19,281.76	
Agents' debit balances	126,038.70	
Bills receivable	1,936.97	
Premium notes or loans on policies in excess of net value of their policies	196,244.42	
Total		414,046.72
Total admitted assets		$ 5,609,592.99

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the Actuaries' Table of Mortality with 4 per cent. interest, and American Table of Mortality with 3 per cent. interest on all business issued since January 1, 1903	$ 5,200,516.00	
Same for reversionary additions	51,218.00	
Same for annuities (including those in reduction of premiums)	9,711.00	
Total	$ 5,261,445.00	
Deduct net value of risks of this company re-insured in other solvent companies	4,747.00	
Net reserve		$ 5,256,698.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		6,718.86
Claims for death losses in process of adjustment or adjusted and not due	$ 9,314.62	

Claims for death losses which have been reported and no proofs received	$ 14,261.40	
Claims for death losses and other policy claims resisted by the company,	11,820.00	
Total policy claims		$ 35,396.02
Premiums paid in advance		4,967.22
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		7,361.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		60,247.04
Dividends apportioned, payable to policy-holders during 1906		6,992.29
Other liabilities, viz.:		
Bonds in litigation		4,600.00
Total		$ 5,382,980.43
Capital stock		100,000.00
Unassigned funds—surplus		126,612.56
Total liabilities		$ 5,609,592.99

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	16,326	$24,992,275.00	2,339	$ 3,102,625.00	5,019	$ 9,371,772.00	$ 640,124.00	23,684	$ 38,106,796.00
Issued during year	3,938	9,582,800.00	704	965,700.00	119	312,000.00	10,134.00	4,761	10,670,634.00
Revived during year	165	285,000.00	24	28,000.00	20	47,500.00		209	360,500.00
Increased during year	528	400,428.00	24	33,500.00	61	97,000.00		613	530,928.00
Total before transfers	20,957	35,260,503.00	3,091	4,129,825.00	5,219	9,828,272.00			
Transfers, deductions	35	53,500.00	17	23,000.00	5	11,000.00			
Transfers, additions	21	34,500.00	13	16,000.00	23	37,000.00			
Balance of transfers	14	19,000.00	4	7,000.00	18	26,000.00			
Total after transfers	20,943	35,241,503.00	3,087	4,122,825.00	5,227	9,854,272.00	650,258.00	29,257	49,668,858.00
Deduct ceased :									
By death	206	351,099.00	13	23,974.00	59	110,949.00		278	486,022.00
By maturity			21	24,246.00				21	24,246.00
By expiry	1,701	2,777,363.00	286	330,000.00	214	427,873.00		2,201	3,535,238.00
By surrender	1,179	1,865,266.00	180	280,813.00	61	138,551.00		1,420	2,284,630.00
By lapse	102	158,000.00	15	14,000.00	2	2,000.00		119	174,000.00
By not taken	678	1,331,174.00	212	323,500.00	26	64,000.00		916	1,718,674.00
By decrease	53	18,137.00			9	15,500.00		62	33,637.00
Total terminated	3,919	6,501,041.00	727	996,533.00	371	758,873.00		5,017	8,256,447.00
Outstanding December 31, 1905	17,024	29,740,462.00	2,360	3,126,292.00	4,856	9,095,399.00		24,240	41,412,411.00
Policies re-insured					87	597,000.00		87	597,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 2, representing in annual payments $1,800.00.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	298	$ 370,333.00
Policies issued during the year	42	41,500.00
Total	340	$ 411,833.00
Deduct ceased to be in force during the year	68	78,314.00
Policies in force December 31, 1905	272	$ 333,519.00
Losses and claims incurred during the year	2	3,000.00
Total	2	$ 3,000.00
Losses and claims settled during the year, in cash	2	3,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		11,367.49

LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 21, 1871. Commenced Business April, 1871.

J. G. WALKER, President. W. L. T. ROGERSON, Secretary.

Home Office, 909-915 East Broad Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $150,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 1,828,425.30

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $76.49 for first year's re-insurance	$ 197,114.17	
Surrender values applied to purchase paid-up insurance and annuities	5,577.39	
Total new premiums	$ 202,691.56	
Renewal premiums without deduction for commissions or other expenses, less $664.39 for re-insurance on renewals	1,666,149.21	
Dividends applied to pay renewal premiums	286.82	
Total renewal premiums	$ 1,666,436.03	
Total premium income		1,869,127.59
Interest on mortgage loans	$ 60,747.33	
Interest on collateral loans	5,653.42	
Interest on bonds and dividends on stocks	19,560.25	
Interest on premium notes, policy loans or liens	1,994.89	
Interest on other debts due the company	2,420.24	
Rent from company's property, including $3,246.00 for company's own occupancy	4,997.42	
Total interest and rents		95,373.55
Profit on sale or maturity of ledger assets		423.00
From other sources, viz.:		
Agents' cash bonds		1,235.73
Total income		$ 1,966,159.87
Sum of both amounts		$ 3,794,585.17

DISBURSEMENTS.

For death claims	$ 552,501.43	
For matured endowments	5,740.52	
Net amount paid for losses and matured endowments	$ 558,241.95	
For weekly indemnity claims	809.65	
Surrender values paid in cash	12,527.30	
Surrender values applied to purchase paid-up insurance and annuities	5,577.39	
Dividends paid to policy-holders in cash	21,011.59	
Dividends applied to pay renewal premiums	286.82	
Dividends to annuitants	190.50	
Total paid policy-holders	$ 598,645.20	
Paid stockholders for interest or dividends	27,072.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $156,996.27; renewal premiums, $241,291.26	398,287.53	
Salaries and allowances for agencies, including managers, agents and clerks	197,161.82	
Agency supervision, traveling and all other expenses	13,795.50	
Medical examiners' fees	43,740.97	
Salaries and all other compensation of officers and Home Office employees	121,125.85	
Rent, including $3,246.00 for company's own occupancy	17,908.58	
Advertising, $15,185.59; printing and stationery, $15,833.94; postage, $2,904.75	33,924.28	
Legal expenses	11,564.10	
Furniture, fixtures and safes	5,550.54	
Insurance taxes, licenses and department fees	36,921.93	
Taxes on real estate	1,122.66	
Repairs and expenses (other than taxes) on real estate	780.02	
Loss on sale or maturity of ledger assets	1,150.72	
All other disbursements	32,165.38	
Total disbursements		$ 1,540,917.08
Balance		$ 2,253,668.09

LEDGER ASSETS.

Book value of real estate	$ 82,264.99	
Mortgage loans on real estate	1,333,354.03	
Loans secured by pledge of bonds, stocks or other collateral	113,095.68	
Loans made to policy-holders on this company's policies, assigned as collateral	35,695.75	
Book value of bonds and stocks	573,562.94	
Deposited in trust companies and banks on interest	95,914.76	
Cash in company's office	7,696.57	
Deposited in banks (not on interest)	11,733.13	
Bills receivable	350.24	
Total ledger assets		$ 2,253,668.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 12,044.90	
Interest due and accrued on bonds and stocks	9,627.73	
Interest accrued on collateral loans	1,749.96	
Interest due and accrued on premium notes, policy loans or liens	139.00	
Rents due and accrued on company's property or lease	239.85	
Total rents and interest due and accrued		23,801.44
Market value of real estate over book value		20,885.01
Market value of bonds and stocks over book value		22,374.95

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 3,658.42	$ 25,747.34	
Gross deferred premiums on policies in force December 31, 1905	17,665.26	41,036.11	
Total	$ 21,323.68	$ 66,783.45	
Deduct loading, ------ per cent.	8,529.47	9,784.55	
Net amount of uncollected and deferred premiums	$ 12,794.21	$ 56,998.90	$ 69,793.11
All other assets, viz.: Premium notes (not carried as ledger assets)			1,255.45
Gross assets			$ 2,391,778.05

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	300.24
Total admitted assets	$ 2,391,477.81

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' Table of Mortality with 4 and 3 per cent. interest	$ 1,892,980.00	
Total	$ 1,892,980.00	
Deduct net value of risks of this company re-insured in other solvent companies	345.00	
Net reserve		$ 1,892,635.00
Claims for death losses in process of adjustment or adjusted and not due	$ 10,421.06	
Claims for death losses which have been reported and no proofs received	10,381.00	
Claims for death losses and other policy claims resisted by the company	1,000.00	
Total policy claims		21,802.06
Premiums paid in advance		37,889.90
Surrender values claimable on cancelled policies whose reserves are not included above		2,694.00
Agents' cash bonds		1,100.00
Total		$ 1,956,120.96
Capital stock		150,000.00
Unassigned funds—surplus		285,356.85
Total liabilities		$ 2,391,477.81

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	7,689	$ 5,198,955.00	454	$ 335,500.00	358,700	$38,089,431.00		366,843	$ 43,623,886.00
Issued during year	2,011	1,650,000.00	243	183,879.00	127,791	12,972,794.00		130,045	14,806,673.00
Revived during year	56	38,000.00	3	1,710.00	4,092	436,537.00		4,151	476,247.00
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	9,756	6,886,955.00	700	521,089.00	490,583	51,498,762.00		501,039	58,906,806.00
Deduct ceased:									
By death									
By maturity									
By expiry									
By surrender									
By lapse									
By decrease									
Total terminated	1,368	1,007,596.00	151	108,000.00	95,142	8,780,984.00		96,661	9,896,580.00
Outstanding December 31, 1905	8,388	5,879,359.00	549	413,089.00	395,441	42,717,778.00		404,378	49,010,226.00
Policies re-insured								24	36,864.00

EXHIBIT OF ANNUITIES.—In force December 31st last: Number, 30, representing in annual payments $11,050.00.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	80,412	$ 9,474,862.00
Policies issued during the year	26,724	3,082,996.00
Total	107,136	$ 12,557,858.00
Deduct ceased to be in force during the year	20,686	2,247,177.00
Policies in force December 31, 1905	86,450	$ 10,310,681.00
Losses and claims unpaid December 31, 1904	12	4,952.30
Losses and claims incurred during the year	1,134	111,170.15
Total	1,146	$ 116,122.45
Losses and claims settled during the year, in cash $106,962.22; by compromise, $448.42	1,137	107,410.71
Losses and claims unpaid December 31, 1905	9	8,711.74
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		386,208.12

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Organized 1850. Commenced Business August 1, 1850.

HENRY B. STOKES, President. M. W. TORREY, Secretary.

Home Office, 64-66-68 and 70, Broadway, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 17,469,355.54

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $12,257.64 for first year's re-insurance	$ 568,540.07	
Surrender values applied to pay first year's premiums	920.31	
Dividends applied to purchase paid-up additions and annuities	3,543.07	
Surrender values applied to purchase paid-up insurance and annuities	5,739.10	
Consideration for original annuities involving life contingencies	12,018.19	
Total new premiums	$ 590,760.74	
Renewal premiums without deduction for commissions or other expenses, less $23,508.52 for re-insurance on renewals	2,100,862.57	
Dividends applied to pay renewal premiums	35,221.10	
Surrender values applied to pay renewal premiums	112.10	
Total renewal premiums	$ 2,136,195.77	
Total premium income		2,726,956.51
Consideration for supplementary contracts not involving life contingencies		1,540.00
Premium notes, loans or liens restored by revival of policies		6,993.41
Interest on mortgage loans	$ 330,632.49	
Interest on collateral loans	19,244.21	

Interest on bonds and dividends on stocks	$ 160,248.61	
Interest on premium notes, policy loans or liens	91,545.07	
Interest on other debts due the company	14,541.39	
Rent from company's property, including $60,000.00 for company's own occupancy	293,145.44	
Total interest and rents		$ 909,357.21
Profit on sale or maturity of ledger assets		52,734.20
From other sources		8,746.07
Total income		$ 3,706,327.40
Sum of both amounts		$ 21,175,682.94

DISBURSEMENTS.

For death claims (less $20,000.00 re-insurance), $1,105,197.58; additions, $293.00	$ 1,105,490.58	
For matured endowments, $156,714.57; additions, $88.00	156,802.57	
Net amount paid for losses and matured endowments	$ 1,262,293.15	
For annuities involving life contingencies	9,941.14	
Premium notes voided by lapse	24,168.12	
Surrender values paid in cash	316,019.45	
Surrender values applied to pay new premiums	920.31	
Surrender values to pay renewal premiums	112.10	
Surrender values applied to purchase paid-up insurance and annuities	5,739.10	
Dividends paid to policy-holders in cash	66,901.77	
Dividends applied to pay renewal premiums	35,221.10	
Dividends applied to purchase paid-up additions and annuities	3,543.07	
Total paid policy-holders	$ 1,724,859.31	
Paid for claims on supplementary contracts not involving life contingencies	100.00	
Paid stockholders for interest or dividends	16,000.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $299,716.74; renewal premiums, $122,193.74; annuities, $600.91	422,511.39	
Salaries and allowances for agencies, including managers, agents and clerks	146,655.86	
Agency supervision, traveling and all other expenses	21,839.15	
Medical examiners' fees	43,272.65	
Inspection of risks	10,085.33	
Salaries and all other compensation of officers and Home Office employees	104,436.78	
Rent, including $60,000.00 for company's own occupancy	75,242.73	
Advertising, $9,219.54; printing and stationery, $12,299.48; postage, $10,196.60	31,715.62	
Legal expenses	18,145.83	
Furniture, fixtures and safes	685.59	
Insurance taxes, licenses and department fees	48,863.04	
Taxes on real estate	51,097.21	
Repairs and expenses (other than taxes) on real estate	101,054.30	
Loss on sale or maturity of ledger assets	8,737.41	
All other disbursements	41,680.58	
Total disbursements		2,866,985.78
Balance		$ 18,308,697.16

LEDGER ASSETS.

Book value of real estate	$ 5,329,252.20
Mortgage loans on real estate	7,112,510.00
Loans secured by pledge of bonds, stocks or other collateral	685,662.50

Loans made to policy-holders on this company's policies, assigned as collateral	$1,348,260.04	
Premium notes on policies in force	304,116.85	
Book value of bonds and stocks	3,206,082.09	
Deposited in trust companies and banks on interest	148,801.97	
Cash in company's office	42,412.39	
Agents' balances	21,951.71	
Commuted commissions	73,647.41	
Total ledger assets		$ 18,308,697.16

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 104,534.46	
Interest accrued on bonds and stocks	44,005.78	
Interest accrued on collateral loans	3,668.95	
Interest accrued on premium notes, policy loans or liens	21,486.19	
Interest accrued on other assets	2,678.79	
Rents due and accrued on company's property or lease	28,206.69	
Total rents and interest due and accrued		205,580.86
Market value of real estate over book value		2,247.80
Market value of bonds and stocks over book value		63,259.62

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 197,850.53	
Gross deferred premiums on policies in force December 31, 1905	4,409.63	78,064.00	
Total	$ 4,409.63	$ 275,914.53	
Deduct loading, 25 per cent.	1,102.41	68,978.63	
Net amount of uncollected and deferred premiums	$ 3,307.22	$ 206,935.90	210,243.12
Gross assets			$ 18,789,028.56

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	$ 73,647.41	
Agents' debit balances	21,951.71	
Total		95,599.12
Total admitted assets		$ 18,693,429.44

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the New York Insurance Department on the Actuaries' Table of Mortality with 4 per cent. interest, and American 3 and 3½ per cent. interest	$16,984,281.00	
Same for reversionary additions	33,743.00	
Same for annuities (including those in reduction of premiums)	100,087.00	
Total	$17,118,111.00	
Deduct net value of risks of this company re-insured in other solvent companies	65,638.00	
Net reserve		$ 17,052,473.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,454.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		3,316.00
Claims for death losses		5,634.68
Claims for death losses in process of adjustment or adjusted and not due	$ 1,815.00	

Claims for death losses which have been reported and no proofs received, less reserve	$ 35,334.00	
Claims for matured endowments due and unpaid	1,869.00	
Claims for death losses and other policy claims resisted by the company	46,292.00	
Due and unpaid on annuity claims involving life contingencies	196.53	
Total policy claims		$ 91,141.21
Premiums paid in advance		16,683.34
Commissions due to agents on premium notes when paid		9,943.24
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		17,601.00
Total		$ 17,192,611.79
Capital stock		100,000.00
Unassigned funds—surplus		1,400,817.65
Total liabilities		$ 18,693,429.44

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	29,994	$64,339,563.00	3,547	$ 6,953,361.00	310	$ 1,267,198.00	$ 45,749.00	33,851	$ 72,605,871.00
Issued during year	4,477	11,804,504.00	935	1,541,510.00	111	381,850.00	4,304.00	5,523	13,732,168.00
Revived during year	154	277,782.00	25	39,489.00	1	1,000.00		180	318,271.00
Increased during year		48,191.00		4,000.00		44,712.00			96,303.00
Total before transfers	34,625	76,470,040.00	4,507	8,538,360.00	422	1,694,760 00			
Transfers, deductions	14	22,010.00	18	32,075.00	2	3,000.00			
Transfers, additions	20	31,875.00	13	20,010.00	1	5,200.00			
Balance of transfers	6	9,865.00	5	12,065.00	1	2,200.00			
Total after transfers	34,631	76,479,905.00	4,502	8,526,295.00	421	1,696,960.00	50,053.00	39,554	86,753,213.00
Deduct ceased:									
By death	391	1,084,361.00	23	54,167.00	1	3,977.00	268.00	415	1,142,773.00
By maturity			104	204,157.00			88.00	104	204,245.00
By expiry					48	166,905.00		48	166,905.00
By surrender	496	1,331,192.00	80	187,548.00	3	4,500.00	1,274.00	579	1,524,514.00
By lapse	2,426	6,261,215.00	282	452,080.00	29	107,274.00	42.00	2,737	6,820,611.00
By decrease	11	744,154.00	4	103,520.00	1	22,236.00		16	869,910.00
Total terminated	3,324	9,420,922.00	493	1,001,472.00	82	304,892.00	1,672.00	3,899	10,728,958.00
Outstanding December 31, 1905	31,307	67,058,983.00	4,009	7,524,823.00	339	1,392,068.00	48,381.00	35,655	76,024,255.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number 39, representing in annual payments $10,832.31.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	285	$ 406,566.00
Policies issued during the year	49	70,200.00
Total	334	$ 476,766.00
Deduct ceased to be in force during the year	50	67,400.00
Policies in force December 31, 1905	284	$ 409,366.00
Losses and claims incurred during the year	2	6,000.00
Total	2	$ 6,000.00
Losses and claims settled during the year, in cash	2	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		12,597.08

MARYLAND LIFE INSURANCE COMPANY OF MARYLAND.

Incorporated March 10, 1864. Commenced Business July 12, 1865.

WM. H. BLACKFORD, President. JOHN W. HANSON, Secretary.

Home Office, 8 and 10 South Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$ 2,320,749.59	
Less accounts discharged, debit balance against agents	297.79	
Extended at		$ 2,320,451.80

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,562.98, for first year's re-insurance	$ 42,769.82	
Dividends applied to purchase paid-up additions and annuities	1,092.55	
Consideration for original annuities involving life contingencies	4,554.02	
Total new premiums	$ 48,416.39	
Renewal premiums without deduction for commissions or other expenses, less $13,510.18 for re-insurance on renewals	239,819.70	
Dividends applied to pay renewal premiums	9,254.97	
Total renewal premiums	$ 249,074.67	
Total premium income		297,491.06
Interest on mortgage loans	$ 7,240.20	
Interest on collateral loans	253.34	
Interest on bonds and dividends on stocks	82,319.77	
Interest on premium notes, policy loans or liens	9,502.16	
Interest on other debts due the company	359.95	
Rent from company's property	5,130.49	
Total interest and rents		104,805.91

Profit on sale or maturity of ledger assets		$ 8,793.27
From other sources		2,799.60
Total income		$ 413,889.84
Sum of both amounts		$ 2,734,341.64

DISBURSEMENTS.

For death claims (less $7,500.00 re-insurance) $144,251.90; additions, $1,715.10	$ 145,967.00	
For matured endowments, $22,175.00; additions, $85.30	22,260.30	
Net amount paid for losses and matured endowments	$ 168,227.30	
For annuities involving life contingencies	5,049.04	
Premium notes voided by lapse	493.78	
Surrender values paid in cash	7,596.57	
Dividends paid to policy-holders in cash	3,223.32	
Dividends applied to pay renewal premiums	9,254.97	
Dividends applied to purchase paid-up additions and annuities	1,092.55	
Total paid policy-holders	$ 194,937.53	
Paid stockholders for interest or dividends	6,000.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $29,616.18; renewal premiums, $11,791.80; annuities, $182.16	41,590.14	
Salaries and allowances for agencies, including managers, agents and clerks	4,837.50	
Agency supervision, traveling and all other expenses	1,659.78	
Medical examiners' fees	3,293.00	
Salaries and all other compensation of officers and Home Office employees	22,019.10	
Rent, including $826.65 for company's own occupancy	1,106.65	
Advertising, $1,473.81; printing and stationery, $1,010.34; postage, $861.98	3,346.13	
Legal expenses	720.00	
Insurance taxes, licenses and department fees	4,996.04	
Taxes on real estate	1,601.83	
Repairs and expenses (other than taxes) on real estate	776.96	
All other disbursements	3,824.60	
Total disbursements		290,709.26
Balance		$ 2,443,632.38

LEDGER ASSETS.

Book value of real estate	$ 260,680.05	
Mortgage loans on real estate	114,207.50	
Loans secured by pledge of bonds, stocks or other collateral	20,200.00	
Loans made to policy-holders on this company's policies, assigned as collateral	166,715.00	
Premium notes on ordinary policies in force	9,085.02	
Premium loans on policies issued under the name of loan policies	7,824.10	
Book value of bonds and stocks	1,787,514.21	
Cash in company's office	948.24	
Deposited in banks (not on interest)	54,473.32	
Agents' balances	4,603.60	
All other	18,866.99	
Total		$ 2,445,118.03

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	$ 1,485.65	
Total ledger assets		2,443,632.38

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,892.47	
Interest accrued on bonds and stocks	9,021.12	
Interest accrued on collateral loans	145.75	
Interest due and accrued on premium notes, policy loans or liens	2,711.36	
Rents accrued on company's property or lease	380.03	
Total rents and interest due and accrued		$ 14,150.73
Market value of bonds and stocks over book value		86,656.92

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 21,127.97	$	
Gross deferred premiums on policies in force December 31, 1905	21,865.09		
Total	$ 42,993.06	$	
Deduct loading ---- per cent.	9,888.40		
Net amount of uncollected and deferred premiums	$ 33,104.66	$	33,104.66
Gross assets			$ 2,577,544.69

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 2,036.24	
Agents' debit balances	4,603.60	
Deposit for perpetual fire policy and fire insurance premiums	218.30	
Book value of ledger assets over market value, viz.:		
Real estate	142.10	
Open accounts, judgments, etc.	12,566.60	
Total		19,566.84
Total admitted assets		$ 2,557,977.85

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of Maryland on the Actuaries' Table of Mortality with 4 per cent. interest for business issued before January 1, 1903; American Table 3½ per cent. for subsequent business	$ 2,251,162.00	
Total	$ 2,251,162.00	
Deduct net value of risks of this company re-insured in other solvent companies	48,255.00	
Net reserve		$ 2,202,907.00
Claims for death losses in process of adjustment or adjusted and not due	$ 225.84	
Claims for death losses which have been reported and no proofs received	3,560.00	
Claims for matured endowments due and unpaid (unclaimed)	869.66	
Total policy claims		4,655.50
Premiums paid in advance		243.25
Commissions due to agents on premium notes when paid		500.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		2,500.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		5,252.78
Agents', etc., credit balances		1,485.65
Total		$ 2,217,544.18
Capital stock		100,000.00
Unassigned funds—surplus		240,433.67
Total liabilities		$ 2,557,977.85

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	3,378	$ 6,063,085.00	927	$ 1,952,605.00	27	$ 63,430.00	$ 42,528.00	4,332	$ 8,121,648.00
Issued during year	415	873,670.00	117	222,204.00	35	96,550.00	1,613.00	567	1,194,037.00
Revived during year	1	1,000.00						1	1,000.00
Increased during year									
Total before transfers	3,794	6,937,755.00	1,044	2,174,809.00	62	159,980.00			
Transfers, deductions	1	2,500.00							
Transfers, additions			1	2,500.00					
Balance of transfers	1	2,500.00	1	2,500.00					
Total after transfers	3,793	6,935,255.00	1,043	2,177,309.00	62	159,980.00	44,141.00	4,900	9,316,685.00
Deduct ceased:									
By death	55	116,854.00	6	11,300.00			1,732.00	61	129,886.00
By maturity			17	29,850.00			85.00	17	29,935.00
By expiry					4	1,480.00		4	1,480.00
By surrender	18	20,700.00	6	5,750.00			498.00	24	26,948.00
By lapse	139	262,000.00	68	119,000.00	11	14,750.00	378.00	218	396,128.00
By exchange	4	4,498.00	1	2,000.00				5	6,498.00
By decrease		9,000.00		500.00					9,500.00
Total terminated	216	413,052.00	98	168,400.00	15	16,230.00	2,693.00	329	600,375.00
Outstanding December 31, 1905	3,577	6,522,203.00	947	2,008,909.00	47	143,750.00	41,448.00	4,571	8,716,310.00
Policies re-insured									559,083.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 29, representing in annual payments $5,337.99.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	283	$ 410,443.00
Policies issued during the year	128	225,380.00
Total	411	$ 635,823.00
Deduct ceased to be in force during the year	42	72,500.00
Policies in force December 31, 1905	369	$ 563,323.00
Losses and claims incurred during the year	4	13,000.00
Total	4	$ 13,000.00
Losses and claims settled during the year, in cash	4	13,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		21,929.60

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated May 15, 1851. Commenced Business August 1, 1851.

JOHN A. HALL, President. W. H. SARGEANT, Secretary.

Home Office, 413 Main Street, Springfield, Mass.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 34,878,063.63

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $12,235.80 for first year's re-insurance	$ 864,920.55	
Dividends applied to purchase paid-up additions	75,899.75	
Total new premiums	$ 940,820.30	
Renewal premiums without deduction for commissions or other expenses, less $119,789.32 for re-insurance on renewals	5,193,737.12	
Dividends applied to pay renewal premiums	776,918.80	
Total renewal premiums	$ 5,970,655.92	
Total premium income		6,911,476.22
Consideration for supplementary contracts not involving life contingencies		104,105.60
Premium notes, loans or liens restored by revival of policies		4,232.87
Interest on mortgage loans	$ 673,712.31	
Interest on bonds and dividends on stocks	684,945.52	
Interest on premium notes, policy loans or liens	274,720.65	
Interest on other debts due the company	11,329.46	
Discount on claims paid in advance	276.78	
Rent from company's property, including $8,000.00 for company's own occupancy	17,279.85	
Total interest and rents		1,662,264.57
Total income		$ 8,682,079.26
Sum of both amounts		43,560,142.89

DISBURSEMENTS.

For death claims (less $108,875.00 re-insurance), $2,372,588.62; additions, $21,789.00	$ 2,394,377.62	
For matured endowments (less $5,000.00 re-insurance), $331,635.00; additions, $16,347.00	347,982.00	
Net amount paid for losses and matured endowments	$ 2,742,359.62	
Premium notes voided by lapse and used in purchase of surrendered policies	67,417.21	
Surrender values paid in cash	439,968.35	
Dividends allowed in 1905 and left with the Company to accumulate at interest subject to order of policy-holders	80,213.08	
Dividends paid to policy-holders in cash	19,599.56	
Dividends applied in payment of premium notes	59,545.68	
Dividends applied to pay renewal premiums	776,918.80	
Dividends applied to purchase paid-up additions	75,899.75	
Total paid policy-holders	$ 4,264,077.65	
Paid for claims on supplementary contracts not involving life contingencies	49,653.95	
Commissions to agents (less commission on re-insurance) first year's premiums, $415,446.41; renewal premiums, $359,326.82	774,773.23	
Salaries and allowances for agencies, including managers, agents and clerks	81,796.59	
Agency supervision, traveling and all other expenses	9,703.47	
Medical examiners' fees	65,929.50	
Inspection of risks	5,467.00	
Salaries and all other compensation of officers and Home Office employees	172,197.97	
Rent, including $8,000.00 for company's own occupancy	48,951.90	
Advertising, $13,735.62; printing and stationery, $46,082.39; postage, $22,442.76	82,260.77	
Legal expenses	2,372.12	
Furniture, fixtures and safes	3,903.41	
Insurance taxes, licenses and department fees	120,681.58	
Taxes on real estate	5,023.06	
Repairs and expenses (other than taxes) on real estate	2,247.31	
Other disbursements	30,821.41	
Premiums on securities purchased	41,745.62	
Profit and loss	46,048.47	
Total disbursements		$ 5,807,655.01
Balance		$ 37,752,487.88

LEDGER ASSETS.

Book value of real estate	$ 559,472.15	
Mortgage loans on real estate	15,111,922.44	
Loans made to policy-holders on this company's policies, assigned as collateral	3,948,509.00	
Premium notes on policies in force	764,994.04	
Book value of bonds and stocks	16,697,747.25	
Deposited in trust companies and banks on interest	273,034.61	
Cash in company's office	2,307.91	
Deposited in banks (not on interest)	390,412.93	
Bills receivable	4,087.55	
Total ledger assets		$ 37,752,487.88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 210,594.17	
Interest accrued on bonds and stocks	237,938.30	
Interest due and accrued on premium notes, policy loans or liens	79,517.84	
Rents accrued on company's property or lease	637.50	
Total rents and interest due and accrued		$ 528,687.81
Market value of bonds and stocks over book value		904,777.75

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 5,691.02	$ 303,152.22	
Gross deferred premiums on policies in force December 31, 1905	64,448.20	652,838.21	
Total	$ 70,139.22	$ 955,990.43	
Deduct loading, 20 per cent.	14,027.84	191,198.09	
Net amount of uncollected and deferred premiums	$ 56,111.38	$ 764,792.34	820,903.72
Gross assets			$ 40,006,857.16

DEDUCT ASSETS NOT ADMITTED.

Bills receivable		4,087.55
Total admitted assets		$ 40,002,769.61

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' Table of Mortality with 4 per cent. interest, American 3½ per cent. on policies issued since 1900	$35,704,437.00	
Same for reversionary additions	617,837.00	
Total	$36,322,274.00	
Deduct net value of risks of this company re-insured in other solvent companies	539,982.00	
Net reserve		$ 35,782,292.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		219,996.89
Claims for death losses and matured endowments in process of adjustment	$ 8,689.36	
Claims for death losses which have been reported and no proofs received	133,685.00	
Total policy claims		142,374.36
Premiums paid in advance		23,741.57
Salaries, rents, office expenses, taxes, bills, accounts, commissions, medical and legal fees, due or accrued		18,554.46
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		140,938.03
Dividends apportioned, payable to policy-holders on demand or at maturity of policy (including $30,868.64 interest)		308,218.46
Dividends apportioned, payable to policy-holders on payment of future premiums		22,259.00
Total		$ 36,658,374.77
Unassigned funds—surplus		3,344,394.84
Total liabilities		$ 40,002,769.61

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	68,047	$156,894,690.00	9,078	$ 16,814,902.00	1,855	$ 5,210,464.00	$ 1,176,200.00	78,980	$ 180,096,256.00
Issued during year	9,485	19,400,362.00	1,706	2,603,715.00	458	1,252,490.00		11,649	23,256,567.00
Revived during year	65	160,989.00	9	15,662.00	2	2,703.00	1,920.00	76	181,274.00
Increased during year		69,712.00		2,884.00		7,371.00	141,950.00		221,917.00
Total before transfers	77,597	176,525,753.00	10,793	19,437,163.00	2,315	6,473,028.00			
Transfers, deductions	16	46,831.00	14	34,324.00	100	284,246.00			
Transfers, additions	109	312,570.00	17	46,831.00	4	6,000.00			
Balance of transfers	93	265,739.00	3	12,507.00	96	278,246.00			
Total after transfers	77,690	176,791,492.00	10,796	19,449,670.00	2,219	6,194,782.00	1,320,070.00	90,705	203,756,014.00
Deduct ceased:									
By death	754	2,317,977.00	57	148,741.00	12	39,000.00	21,789.00	823	2,527,507.00
By maturity			117	328,135.00			16,347.00	117	344,482.00
By expiry					7	25,500.00		7	25,500.00
By surrender	957	1,966,089.00	170	299,841.00	49	143,577.00	22,575.00	1,176	2,432,082.00
By lapse	2,273	3,966,641.00	319	416,347.00	207	607,350.00	119.00	2,799	4,990,457.00
By decrease		901,359.00		58,786.00		105,661.00	7,369.00		1,073,175.00
Total terminated	3,984	9,152,066.00	663	1,251,850.00	275	921,088.00	68,199.00	4,922	11,393,203.00
Outstanding December 31, 1905	73,706	167,693,426.00	10,133	18,197,820.00	1,944	5,273,694.00	1,251,871.00	85,783	192,362,811.00
Policies re-insured									3,132,090.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	382	$ 739,323.00
Policies issued during the year	131	223,500.00
Total	513	$ 962,823.00
Deduct ceased to be in force during the year	43	71,102.00
Policies in force December 31, 1905	470	$ 891,721.00
Losses and claims incurred during the year	8	15,221.00
Total	8	$ 15,221.00
Losses and claims settled during the year, in cash	8	15,221.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		31,762.12

METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated June, 1866. Commenced Business January, 1867.

JOHN R. HEGEMAN, President. JAMES S. ROBERTS, Secretary.

Home Office, 1 Madison Avenue, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 123,200,191.44

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 9,757,336.96	
Surrender values applied to pay first year's premiums	26,214.76	
Dividends applied to purchase paid-up additions and annuities	44,768.13	
Consideration for original annuities involving life contingencies	148,721.68	
Total new premiums	$ 9,977,041.53	
Renewal premiums without deduction for commissions or other expenses, less $30,337.52 for re-insurance on renewals	43,813,917.84	
Dividends applied to pay renewal premiums	890,371.67	
Surrender values applied to pay renewal premiums	77,206.66	
Total renewal premiums	$44,781,496.17	
Total premium income		54,758,537.70
Consideration for supplementary contracts not involving life contingencies		2,450.00
Interest on mortgage loans	$ 1,731,365.84	
Interest on collateral loans	95,812.70	
Interest on bonds and dividends on stocks	2,903,348.14	
Interest on premium notes, policy loans or liens	158,178.36	
Interest on other debts due the company	122,698.36	
Rent from company's property, including $410,387.75 for company's own occupancy	923,175.72	
Total interest and rents		5,934,579.12

Profit on sale or maturity of ledger assets		$ 818,326.58
From other sources, viz.:		
Agents' cash deposits, etc., in lieu of bonds		17,695.09
Total income		$ 61,531,588.49
Sum of both amounts		$ 184,731,779.93

DISBURSEMENTS.

For death claims	$15,296,600.37	
For matured endowments	98,443.06	
Net amount paid for losses and matured endowments	$15,395,043.43	
For annuities involving life contingencies	98,451.63	
Premium notes voided by lapse	28,649.19	
Surrender values paid in cash	693,567.92	
Surrender values applied to pay new premiums	26,214.76	
Surrender values to pay renewal premiums	77,206.66	
Dividends paid to policy-holders in cash	133,777.35	
Dividends applied to pay renewal premiums	890,371.67	
Dividends applied to purchase paid-up additions and annuities	44,768.13	
Total paid policy-holders	$17,388,050.74	
Paid for claims on supplementary contracts not involving life contingencies	13,404.85	
Paid stockholders for interest or dividends	140,000.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $2,357,991.90; renewal premiums, $5,568,434.06; annuities, $5,744.97	7,932,170.93	
Commuting renewal commission	1,536,296.90	
Salaries and allowances for agencies, including managers, agents and clerks	3,855,451.63	
Agency supervision, traveling and all other expenses	620,743.23	
Medical examiners' fees	525,164.21	
Inspection of risks	389,661.24	
Salaries and all other compensation of officers and Home Office employees	2,159,206.86	
Rent, including $410,387.75 for company's own occupancy	741,814.38	
Advertising, $24,266.50; printing and stationery, $503,605.68; postage, $85,151.50	613,023.68	
Legal expenses	89,584.66	
Furniture, fixtures and safes	60,828.66	
Insurance taxes, licenses and department fees	666,509.68	
Taxes on real estate	143,142.56	
Repairs and expenses (other than taxes) on real estate	379,330.45	
Telegram and telephone	17,691.65	
Exchange and collections	22,133.14	
Expressage, $50,239.22; directors and committees, $5,540.00	55,779.22	
Agents' surety bonds	20,761.34	
Metropolitan Staff Savings Fund	44,391.13	
General Home Office expense account	290,260.01	
Charged off real estate to cover possible depreciation	500,000.00	
Total disbursements		38,205,401.15
Balance		$ 146,526,378.78

LEDGER ASSETS.

Book value of real estate	$17,495,905.30	
Mortgage loans on real estate	38,062,610.75	
Loans secured by pledge of bonds, stocks or other collateral	3,747,285.50	
Loans made to policy-holders on this company's policies, assigned as collateral	2,982,199.81	

Premium notes on policies in force	$ 721,354.69	
Book value of bonds and stocks	79,305,667.72	
Deposited in trust companies and banks on interest	3,718,655.48	
Cash in company's office	365,256.68	
Deposited in banks (not on interest)	100,000.00	
Agents' balances	27,442.85	
Total ledger assets		$ 146,526,378.78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 569,582.95	
Interest due and accrued on bonds and stocks	619,660.56	
Interest due and accrued on collateral loans	10,482.80	
Interest due and accrued on premium notes, policy loans or liens	21,804.59	
Interest due on other assets	470.53	
Rents due and accrued on company's property or lease	14,430.72	
Total rents and interest due and accrued		1,236,432.15
Market value of bonds and stocks over book value		323,809.46

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 134,752.71	$ 870,186.15	
Gross deferred premiums on policies in force December 31, 1905	753,964.25	2,546,851.42	
Total	$ 888,716.96	$ 3,417,037.57	
Deduct loading, 20 per cent.	177,743.39	683,407.51	
Net amount of uncollected and deferred premiums,	$ 710,973.57	$ 2,733,630.06	3,444,603.63
All other assets, viz.:			
Annuities paid in advance			6,305.00
Refund of taxes allowed			13,177.95
Cash due by Metropolitan Staff Savings Fund			14,024.53
Gross assets			$ 151,564,731.50

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 27,442.85	
Premium notes or loans on policies in excess of net value of their policies	255,963.36	
Total		283,406.21
Total admitted assets		$ 151,281,325.29

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the combined Experience and American Tables of Mortality with 4 and 3½ per cent. interest	$130,457,072.00	
Same for reversionary additions	1,600.00	
Same for annuities (including those in reduction of premiums)	765,169.00	
Total	$131,223,841.00	
Deduct net value of risks of this company re-insured in other solvent companies	104,975.00	
Net reserve		$ 131,118,866.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		50,218.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		75,093.75
Claims for death losses in process of adjustment or adjusted and not due	$ 124,922.60	
Claims for death losses which have been reported and no proofs received	114,938.50	

Claims for death losses and other policy claims resisted by the company,	$ 47,577.00	
Due and unpaid on annuity claims involving life contingencies	1,110.19	
Total policy claims		$ 288,548.29
Premiums and interest paid in advance		277,349.49
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		200,884.24
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		40,659.13
Dividends apportioned, payable to policy-holders during 1906		1,329,749.79
Special reserve		1,204,278.00
Agents' cash deposits in lieu of bonds		214,331.16
Contingent dividend fund, intermediate branch		299,768.48
Total		$ 135,099,746.33
Capital stock		2,000,000.00
Unassigned funds—surplus		14,181,578.96
Total liabilities		$ 151,281,325.29

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY—ORDINARY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	174,761	$177,037,569.00	222,678	$140,675,817.00	1,702	$ 12,896,440.00	$	399,141	$ 330,609,826.00
Issued during year	41,820	44,802,935.00	88,446	48,759,925.00	386	3,348,781.00		130,652	96,911,641.00
Revived during year	5,986	5,075,693.00	8,216	4,516,792.00	35	62,650.00		14,237	9,655,135.00
Increased during year		49,301.00		69,159.00		914.00			119,374.00
Total before transfers	222,567	226,965,498.00	319,340	194,021,693.00	2,123	16,308,785.00			
Transfers, deductions	1,371	1,569,325.00	1,107	846,084.00	43	413,191.00			
Transfers, additions	1,236	1,507,231.00	1,247	922,178.00	38	399,191.00			
Balance of transfers	135	62,094.00	140	76,094.00	5	14,000.00			
Total after transfers	222,432	226,903,404.00	319,480	194,097,787.00	2,118	16,294,785.00		544,030	437,295,976.00
Deduct ceased :									
By death	1,960	1,779,895.00	1,699	1,023,503.00	27	162,300.00		3,686	2,965,698.00
By maturity			92	98,443.00				92	98,443.00
By expiry					58	89,822.00		58	89,822.00
By surrender	4,401	4,657,411.00	4,660	3,738,979.00	13	25,889.00		9,074	8,422,279.00
By lapse	22,367	21,746,487.00	45,260	24,701,363.00	167	1,693,397.00		67,794	48,141,247.00
By not taken									
By decrease									
Total terminated	28,728	28,183,793.00	51,711	29,562,288.00	265	1,971,408.00		80,704	59,717,489.00
Outstanding December 31, 1905	193,704	198,719,611.00	267,769	164,535,499.00	1,853	14,323,377.00		463,326	377,578,487.00
Policies re-insured	14	345,698.00	10	259,000.00	10	62,600.00		34	667,298.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 181, representing in annual payments $112,324.00.

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY—INDUSTRIAL.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. All other Policies.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year	3,019,088	$423,152,121.00	4,368,849	$697,575,715.00	226,792	$ 7,161,393.00	$	7,614,729	$1,127,889,229.00
New policies issued and revised	395,312	65,636,333.00	1,523,550	257,125,629.00	21,859	785,770.00		1,940,721	323,547,732.00
Total	3,314,400	488,788,454.00	5,892,399	954,701,344.00	248,651	7,947,163.00		9,555,450	1,451,436,961.00
Deduct policies ceased to be in force:									
By death	59,487	7,492,660.00	53,699	4,702,012.00	3,539	136,230.00		116,725	12,330,902.00
By expiry					651	34,727.00		651	34,727.00
By surrender	35,367	5,230,494.00	29,914	4,647,321.00				65,281	9,877,815.00
By lapse	243,294	39,908,158.00	1,010,086	181,348,216.00	255	12,831.00		1,253,635	221,269,205.00
Total terminated	338,148	52,631,312.00	1,093,699	190,697,549.00	4,445	183,788.00		1,436,292	243,512,649.00
Numbers and amounts in force December 31, 1905	3,076,252	436,157,142.00	4,798,700	764,003,795.00	244,206	7,763,375.00		8,119,158	1,207,924,312.00

BUSINESS IN NORTH CAROLINA DURING 1905—ORDINARY.

	Number.		*Amount.*
Policies in force December 31, 1904	890	$	842,268.00
Policies issued during the year	937		847,459.00
Total	1,827	$	1,689,727.00
Deduct ceased to be in force during the year	349		329,066.00
Policies in force December 31, 1905	1,478	$	1,360,661.00
Losses and claims incurred during the year	14		8,702.00
Total	14	$	8,702.00
Losses and claims settled during the year, in cash	13		7,702.00
Losses and claims unpaid December 31, 1905	1		1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses			116,510.00

BUSINESS IN NORTH CAROLINA DURING 1905—INDUSTRIAL.

	Number.		*Amount.*
Policies in force December 31, 1904	9,755	$	1,599,575.00
Policies issued during the year	17,183		2,864,826.00
Total	26,938	$	4,464,401.00
Deduct ceased to be in force during the year	10,084		1,653,943.00
Policies in force December 31, 1905	16,854	$	2,810,458.00
Losses and claims incurred during the year	150		9,673.50
Total	150	$	9,673.50
Losses and claims settled during the year, in cash	149		9,568.50
Losses and claims unpaid December 31, 1905	1		105.00

MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF MICHIGAN.

Incorporated November 6, 1867. Commenced Business November 12, 1867.

O. R. LOOKER, President. A. F. MOORE, Secretary.

Home Office, 150 Jefferson Avenue, Detroit, Michigan.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 8,579,212.50

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $3,221.49 for first year's re-insurance	$ 279,394.38	
Surrender values applied to pay first year's premiums	1,916.17	
Dividends applied to purchase paid-up additions and annuities	9,374.73	
Total new premiums	$ 290,685.28	
Renewal premiums without deduction for commissions or other expenses, less $13,308.84 for re-insurance on renewals	1,293,902.19	
Dividends applied to pay renewal premiums	15,223.43	
Surrender values applied to pay renewal premiums	1,040.32	
Total renewal premiums	$ 1,310,165.94	
Total premium income		1,600,851.22
Interest on mortgage loans	$ 369,582.35	
Interest on collateral loans	288.34	
Interest on bonds	1,500.00	
Interest on premium notes, policy loans or liens	51,499.44	
Interest on other debts due the company	5,144.72	
Discount on claims paid in advance	350.58	
Rent from company's property	18,135.54	
Total interest and rents		446,500.97
Profit on sale or maturity of ledger assets		1,725.54
Total income		$ 2,049,077.73
Sum of both amounts		$ 10,628,290.23

DISBURSEMENTS.

For death claims (less $20,000.00 re-insurance), $450,998.19; additions, $9,795.69	$ 460,793.88	
For matured endowments, $232,780.69; additions, $13,238.27	246,018.96	
Net amount paid for losses and matured endowments	$ 706,812.84	
Premium notes voided by lapse	1,348.34	
Surrender values paid in cash	125,707.36	
Surrender values applied to pay new premiums	1,916.17	
Surrender values to pay renewal premiums	1,040.32	
Surrender values applied to pay notes on defaulted policies	27,521.17	
Surrender values applied to pay interest on notes of defaulted policies	510.24	
Dividends paid to policy-holders in cash	9,288.28	

Dividends applied to pay renewal premiums	$ 15,223.43	
Dividends applied to purchase paid-up additions and annuities	9,374.73	
Total paid policy-holders	$ 898,742.88	
Paid for claims on supplementary contracts not involving life contingencies	1,166.67	
Paid stockholders for interest or dividends	25,000.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $225,133.84; renewal premiums, $94,470.06	319,603.90	
Salaries and allowances for agencies, including managers, agents and clerks	30,809.73	
Agency supervision, traveling and all other expenses	19,877.62	
Medical examiners' fees	22,081.67	
Inspection of risks	5,715.41	
Salaries and all other compensation of officers and Home Office employees	57,505.00	
Rent, for company's own occupancy	15,322.30	
Advertising, $3,585.92; printing and stationery, $11,795.56; postage, $5,955.58	21,337.06	
Legal expenses	25,366.38	
Furniture, fixtures and safes	2,454.34	
Insurance taxes, licenses and department fees	30,977.43	
Taxes on real estate	5,366.91	
Repairs and expenses (other than taxes) on real estate	11,835.88	
Loss on sale or maturity of ledger assets	10,700.60	
General expense	12,605.15	
Total disbursements		$ 1,516,468.93
Balance		$ 9,111,821.30

LEDGER ASSETS.

Book value of real estate	$ 314,008.90	
Mortgage loans on real estate	7,605,307.81	
Loans secured by pledge of bonds, stocks or other collateral	22,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	901,169.59	
Premium notes on policies in force	77,537.10	
Book value of bonds	25,000.00	
Deposited in trust companies and banks on interest	116,178.68	
Cash in company's office	39,294.02	
Agents' balances	10,825.20	
Total ledger assets		$ 9,111,821.30

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 121,723.50	
Interest accrued on bonds	250.00	
Interest accrued on collateral loans	244.04	
Interest due and accrued on premium notes, policy loans or liens	13,053.29	
Interest accrued on other assets	63.83	
Rents accrued on company's property or lease	958.50	
Total rents and interest due and accrued		$ 136,293.21
Market value of real estate over book value		21,690.18
Market value of bonds and stocks over book value		3,750.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 42,614.00	$ 54,742.27	
Gross deferred premiums on policies in force December 31, 1905	13,751.43	106,707.93	
Total	$ 56,365.43	$ 161,450.20	
Deduct loading, -- per cent.	27,572.55	15,990.57	
Net amount of uncollected and deferred premiums	$ 28,792.88	$ 145,459.63	$ 174,252.51
Gross assets			$ 9,447,807.20

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	537.62
Total admitted assets	$ 9,447,269.58

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the American Table of Mortality with 4 per cent. interest, and American 3½ per cent. from January 1st, 1903	$ 8,779,656.00	
Same for reversionary additions	183,879.61	
Total	$ 8,963,535.61	
Deduct net value of risks of this company re-insured in other solvent companies	38,184.00	
Net reserve		$ 8,925,351.61
Present value of amounts not yet due on supplementary contracts not involving life contingencies		45,475.35
Claims for death losses which have been reported and no proofs received	$ 5,137.11	
Total policy claims		5,137.11
Premiums paid in advance		8,904.63
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		615.14
Deposit account		1,993.63
Total		$ 8,987,477.47
Capital stock		250,000.00
Unassigned funds—surplus		209,792.11
Total liabilities		$ 9,447,269.58

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	15,400	$ 16,450,591	12,100	$ 18,866,686	5,569	$ 8,672,762	$ 303,375	33,069	$ 44,293,414
Issued during year	1,579	2,149,135	624	829,442	3,608	6,505,904	19,179	5,811	9,503,660
Revived during year	81	81,036	14	19,807	34	30,300		129	131,143
Increased during year		1,723		3,087		13,305			18,115
Total before transfers	17,060	18,682,485	12,738	19,719,022	9,211	15,222,271			
Transfers, deductions	61	55,010	33	44,740	1,497	1,649,498			
Transfers, additions	1,303	1,416,849	197	226,149	91	106,250			
Balance of transfers	1,242	1,361,839	164	181,409	1,406	1,543,248			
Total after transfers	18,302	20,044,324	19,902	19,900,431	7,805	13,679,023	322,554	39,009	53,946,332
Deduct ceased:									
By death	222	285,075	97	156,701	40	62,800	9,796	359	514,372
By maturity	3	3,000	114	205,799	27	48,208	18,028	144	275,035
By expiry					21	31,000		21	31,000
By surrender	378	459,548	275	441,761	20	40,765	5,707	673	947,781
By lapse	1,051	1,082,920	295	320,850	1,621	2,161,474		2,967	3,565,244
By decrease		23,373		60,532		47,650	7,517		139,072
Total terminated	1,654	1,853,916	781	1,185,643	1,729	2,391,897	41,048	4,164	5,472,504
Outstanding December 31, 1905	16,648	18,190,408	12,121	18,714,788	6,076	11,287,126	281,506	34,845	48,473,828
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	562	$ 640,129.11
Policies issued during the year	297	345,957.64
Total	859	$ 986,086.75
Deduct ceased to be in force during the year	132	140,702.24
Policies in force December 31, 1905	727	$ 845,384.51
Losses and claims incurred during the year	6	6,015.00
Total	6	$ 6,015.00
Losses and claims settled during the year, in cash	6	6,015.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		26,644.81

MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEW JERSEY.

Incorporated January 31, 1845. Commenced Business April, 1845.

FREDERICK FRELINGHUYSEN, President. J. WILLIAM JOHNSON, Secretary.

Home Office, 752 Broad Street, Newark, New Jersey.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 89,101,591.37

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 1,943,245.68	
Surrender values applied to pay first year's premiums	74.68	
Dividends applied to purchase paid-up additions and annuities	391,784.51	
Consideration for original annuities involving life contingencies	250,141.78	
Total new premiums	$ 2,585,246.65	
Renewal premiums without deduction for commissions or other expenses	10,950,508.42	
Dividends applied to pay renewal premiums	1,285,230.65	
Surrender values applied to pay renewal premiums	9,454.98	
Consideration for annuities involving life contingencies	3,577.51	
Total renewal premiums	$12,248,771.56	
Total premium income		14,834,018.21
Interest on mortgage loans	$ 2,316,890.22	
Interest on collateral loans	71,495.00	
Interest on bonds and dividends on stocks	1,033,149.65	
Interest on premium notes, policy loans or liens	801,441.97	
Interest on other debts due the company	12,267.43	
Discount on claims paid in advance	1,450.03	
Rent from company's property	160,604.88	
Total interest and rents		4,397,299.18

Profit on sale or maturity of ledger assets (real estate)		$ 10,599.07
Proceeds of sale of stock taken in adjustment of amount due on bonds in default		8,348.96
Total income		$ 19,250,265.42
Sum of both amounts		$ 108,351,856.79

DISBURSEMENTS.

For death claims, $5,029,842.46; additions, $99,079.69	$ 5,128,922.15	
For matured endowments, $1,352,397.97; additions, $57,584.00	1,409,981.97	
Net amount paid for losses and matured endowments		$ 6,538,904.12
For annuities involving life contingencies	140,745.95	
Premium notes voided by lapse	9,897.27	
Surrender values paid in cash	1,602,159.00	
Surrender values applied to pay new premiums	74.68	
Surrender values to pay renewal premiums	9,454.98	
Dividends paid to policy-holders in cash	321,771.85	
Dividends applied to pay renewal premiums	1,285,230.65	
Dividends applied to purchase paid-up additions and annuities	391,784.51	
Total paid policy-holders		$10,300,023.01
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $805,183.98; renewal premiums, $704,996.73; annuities, $12,932.84	1,523,113.55	
Commuting renewal commission	2,500.00	
Salaries and allowances for agencies, including managers, agents and clerks	84,140.48	
Agency supervision, traveling and all other expenses	1,565.78	
Medical examiners' fees	172,807.32	
Salaries and all other compensation of officers and Home Office employees	321,333.86	
Advertising, $56,762.39; printing and stationery, $18,520.92; postage, $37,501.22	112,784.53	
Legal expenses	44,140.90	
Insurance taxes, licenses and department fees	435,937.72	
Taxes on real estate	49,217.31	
Repairs and expenses (other than taxes) on real estate	52,275.52	
Investment expenses	88,174.44	
Expenses of examination by New Jersey Insurance Department	11,240.96	
Miscellaneous office expenses	62,795.76	
Premiums on bonds purchased	102,014.72	
Charged off from foreclosed real estate	65,000.00	
Total disbursements		13,429,065.86
Balance		$ 94,922,790.93

LEDGER ASSETS.

Book value of real estate	$ 3,079,706.90	
Mortgage loans on real estate	47,103,927.09	
Loans secured by pledge of bonds, stocks or other collateral	3,104,350.00	
Loans made to policy-holders on this company's policies, assigned as collateral or secured by terms of policies	9,163,798.18	
Premium notes on policies in force	4,893,648.66	
Book value of bonds and stocks	26,414,551.33	
Deposited in trust companies and banks on interest	853,049.21	
Cash in company's office	7,301.22	
Deposited in banks (not on interest)	229,915.86	
Agents' balances	72,542.48	
Total ledger assets		$ 94,922,790.93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,104,385.55	
Interest accrued on bonds and stocks	228,080.07	
Interest accrued on collateral loans	66.66	
Interest due and accrued on premium notes, policy loans or liens	329,232.22	
Total interest due and accrued		$ 1,661,764.50
Market value of bonds and stocks over book value		1,333,412.37

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 29,281.21	$ 437,721.40	
Gross deferred premiums on policies in force December 31, 1905	120,496.82	830,686.31	
Total	$ 149,778.03	$ 1,268,407.71	
Deduct loading, 20 per cent.	29,955.60	253,681.54	
Net amount of uncollected and deferred premiums	$ 119,822.43	$ 1,014,726.17	1,134,548.60
Gross assets			$ 99,052,516.40

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	76,505.12
Total admitted assets	$ 98,976,011.28

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the New Jersey Insurance Department on the Actuaries' and American Tables of Mortality, with 4 and 3 per cent. interest	$84,581,646.09	
Same for reversionary additions	3,596,927.00	
Same for annuities (including those in reduction of premiums)	1,396,335.00	
Net reserve		$ 89,574,908.09
Present value of amounts not yet due on supplementary contracts not involving life contingencies		751,267.52
Claims for death losses in process of adjustment or adjusted and not due	$ 225,414.36	
Claims for death losses and no proofs received, estimated	300,000.00	
Claims for matured endowments due and unpaid	34,826.00	
Claims for death losses and other policy claims resisted by the company,	12,000.00	
Total policy claims		572,240.36
Premiums paid in advance		76,319.66
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		32,951.16
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued, estimated		25,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		326,217.23
Total		$ 91,358,904.02
Unassigned funds—surplus		7,617,107.26
Total liabilities		$ 98,976,011.28

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	117,543	$273,210,096.00	31,236	$68,440,726.00	3,753	$ 6,929,330.00	$ 6,289,516.00	152,532	$354,869,668.00
Issued during year	20,307	42,182,959.00	3,631	6,742,605.00	1,592	3,117,094.00	693,513.00	25,530	52,736,171.00
Revived during year	115	240,567.00	30	60,209.00			7,113.00	145	307,889.00
Increased during year	8	18,946.00		24,386.00			24.00	8	43,356.00
Total before transfers	137,973	315,652,568.00	34,897	75,267,926.00	5,345	10,046,424.00			
Transfers, deductions	44	100,662.00	16	19,320.00					
Transfers, additions	16	19,320.00	44	100,662.00					
Balance of transfers	28	81,342.00	28	81,342.00					
Total after transfers	137,945	315,571,226.00	34,925	75,349,268.00	5,345	10,046,424.00	6,990,166.00	178,215	407,957,084.00
Deduct ceased:									
By death	1,589	4,556,975.00	210	585,960.00	44	93,570.00	99,346.00	1,843	5,335,851.00
By maturity			603	1,442,508.00			67,855.00	603	1,510,363.00
By expiry				106,650.00	1,188	2,514,673.00		1,188	2,514,673.00
By surrender	3,159	6,859,449.00	1,166	2,552,201.00	212	443,448.00	151,190.00	4,537	10,006,288.00
By lapse	3,080	4,603,054.00	512	652,157.00			262.00	3,592	5,255,473.00
By decrease		100,812.00		12,915.00			507.00		114,234.00
Total terminated	7,828	16,120,290.00	2,491	5,352,391.00	1,444	3,051,691.00	319,160.00	11,763	24,843,532.00
Outstanding December 31, 1905	130,117	299,450,936.00	32,434	69,996,877.00	3,901	6,994,733.00	6,671,006.00	166,452	383,113,552.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 548, representing in annual payments $187,888.88.

BUSINESS IN NORTH CAROLINA IN 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	5,292	$ 8,349,111.00
Policies issued during the year	1,360	1,867,404.00
Total	6,652	$ 10,216,515.00
Deduct ceased to be in force during the year	498	627,032.00
Policies in force December 31, 1905	6,154	$ 9,589,483.00
Losses and claims unpaid December 31, 1904	11	13,738.00
Losses and claims incurred during the year	49	79,384.00
Total	60	$ 93,122.00
Losses and claims settled during the year, in cash	52	84,350.00
Losses and claims unpaid December 31, 1905	8	8,772.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		339,687.20

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1842. Commenced Business February 1, 1843.

CHARLES A. PEABODY, President. WM. J. EASTON, GRANVILLE M. WHITE, Secretaries.

Home Office, 32 Nassau Street, New York, N. Y.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year $ 408,293,315.73

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $59,328.57 for first year's re-insurance	$ 7,319,067.40	
Surrender values applied to pay first year's premiums	34,006.31	
Dividends applied to purchase paid-up additions and annuities	1,192,543.81	
Consideration for original annuities involving life contingencies	2,769,301.84	
Consideration for supplementary contracts involving life contingencies	695,156.99	
Total new premiums and annuity considerations	$12,010,076.35	
Renewal premiums without deduction for commissions or other expenses, less $108,792.57 for re-insurance on renewals	50,407,771.69	
Dividends applied to pay renewal premiums	42,890.08	
Surrender values applied to pay renewal premiums	479,731.48	
Renewal premiums for deferred annuities	37,745.97	
Total renewal premiums	$50,968,139.22	
Total premium income		62,978,215.57
Consideration for supplementary contracts not involving life contingencies		308,294.39
Interest on mortgage loans	$ 4,668,686.44	
Interest on collateral loans	373,942.69	
Interest on bonds and dividends on stocks	10,673,817.37	
Interest on policy loans or liens	1,358,908.41	
Interest on other debts due the company	554,988.60	
Rent from company's property, including $275,000.00 for company's own occupancy	1,726,027.01	
Total interest and rents		19,356,370.52

Profit on sale or maturity of ledger assets		$ 2,345,536.33
Cash inadvertently charged as expenses prior to 1905, $25,000.00; overpayments ledger credits to individuals, $51,576.07		76,576.07
Total income		$ 85,064,992.88
Sum of both amounts		$ 493,358,308.61

DISBURSEMENTS.

For death claims (less $20,000.00 re-insurance), $19,846,421.23; additions, $1,079,646.05	$20,926,067.58	
For matured endowments, $4,305,411.55; additions, $323,349.78	4,628,761.33	
Net amount paid for losses and matured endowments	$25,554,828.91	
For annuities involving life contingencies	2,627,882.97	
Surrender values paid in cash	4,012,366.87	
Surrender values applied to pay new premiums	34,006.31	
Surrender values to pay renewal premiums	479,731.48	
Dividends paid to policy-holders in cash	1,522,570.10	
Dividends applied to pay renewal premiums	42,890.08	
Dividends applied to purchase paid-up additions and annuities	1,192,543.81	
Total paid policy-holders	$35,466,820.53	
Paid for claims on supplementary contracts not involving life contingencies	176,364.94	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $5,256,871.78; renewal premiums, $1,609,062.91; annuities (original), $119,886.06; renewal, $900.67	6,986,721.42	
Commuting renewal commission	78,716.16	
Salaries and allowances for agencies, including managers, agents and clerks	2,009,650.90	
Agency supervision, traveling and all other agency expenses	244,130.32	
Medical examiners' fees	626,744.02	
Inspection of risks	160,822.36	
Salaries and all other compensation of officers and Home Office employees (not medical, including foreign department)	1,189,417.16	
Rent, including $275,000.00 for company's own occupancy	645,945.20	
Advertising, $309,208.38; printing and stationery, $503,508.97; postage, $218,313.93	1,031,031.28	
Legal expenses	302,248.00	
Furniture, fixtures and safes	96,379.13	
Insurance taxes, licenses and department fees	779,189.15	
Taxes on real estate	334,263.96	
Repairs and expenses (other than taxes) on real estate	621,553.55	
Loss on sale or maturity of ledger assets	3,524.32	
Exchange and brokerage	52,002.28	
Committee fees and surety bonds	36,307.58	
Freight, express, duties, restaurant	110,307.55	
Investigation committees' expenses	12,203.87	
Miscellaneous items	8,245.50	
Loss on policy settlements	378.09	
Real estate valuation adjustment	5,000,000.00	
Total disbursements		55,972,967.27
Balance		$ 437,385,341.34

LEDGER ASSETS.

Book value of real estate	$31,014,858.51
Mortgage loans on real estate	109,771,163.16
Loans secured by pledge of bonds, stocks or other collateral	18,195,000.00
Loans made to policy-holders on this company's policies, assigned as collateral	28,198,278.84

Book value of bonds and stocks	$239,986,702.05	
Deposited in trust companies and banks on interest	8,945,983.91	
Cash in company's office	25,770.10	
Deposited in banks (not on interest)	298,759.07	
Agents' balances	940,119.51	
Suspense	8,706.19	
Total ledger assets		$ 437,385,341.34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,268,961.63	
Interest accrued on bonds and stocks	1,984,036.50	
Interest accrued on collateral loans	101,312.52	
Interest accrued on other assets	46,831.01	
Rents due and accrued on company's property or lease	180,834.95	
Total rents and interest due and accrued		3,581,976.61
Market value of bonds and stocks over book value		25,315,165.33

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 75,683.97	$ 4,520,525.56	
Gross deferred premiums on policies in force December 31, 1905	192,514.72	2,680,881.59	
Total	$ 268,198.69	$ 7,201,407.15	
Deduct loading, 26 per cent.	69,731.66	1,872,365.86	
Net amount of uncollected and deferred premiums	$ 198,467.03	$ 5,329,041.29	5,527,508.32
Gross assets			$ 471,809,991.60

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 940,119.51	
Suspense	8,706.19	
Total		948,825.70
Total admitted assets		$ 470,861,165.90

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of New York on the Actuaries' Table of Mortality with 4 per cent. interest for policies issued before January 1, 1898, and on the American Table with 3 and 3½ per cent. interest for policies issued on and after that date	$344,515,794.00	
Same for reversionary additions	12,708,852.00	
Same for annuities (including those in reduction of premiums)	29,852,605.00	
Total	$387,077,251.00	
Deduct net value of risks of this company re-insured in other solvent companies	33,061.00	
Net reserve		$ 387,044,190.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,466,513.31
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		9,091.57
Claims for death losses in process of adjustment or adjusted and not due	$ 1,720,681.16	
Claims for death losses which have been reported and no proofs received	403,980.00	
Claims for matured endowments due and unpaid	107,539.30	

Claims for death losses and other policy claims resisted by the company	$ 116,659.00	
Due and unpaid on annuity claims involving life contingencies	187,343.52	
Total policy claims		$ 2,536,202.98
Due and unpaid on supplementary contracts not involving life contingencies		2,738.46
Premiums and interest paid in advance including surrender values so applied		1,216,337.43
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		152,857.63
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		165,627.72
Reserve for contingent guarantee fund		75,417,606.80
Surplus to be apportioned in 1906		2,850,000.00
Total liabilities		$ 470,861,165.90

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	530,902	$1,251,260,740	124,150	$ 263,365,538	4,492	$ 13,215,990	$ 19,769,392	659,544	$ 1,547,611,660
Issued during year	68,803	142,215,296	17,265	31,221,818	1,999	6,444,644	1,780,885	88,067	181,662,643
Revived during year	561	1,224,083	234	359,963	5	18,400	73	800	1,602,519
Increased during year	84		16		4			104	
Total before transfers	600,350	1,394,700,119	141,665	294,947,319	6,500	19,628,706			
Transfers, deductions	505	1,337,868	375	1,192,772	94	236,750			
Transfers, additions	449	1,385,496	466	1,195,472	59	186,422			
Balance of transfers	56	47,628	91	2,700	35	50,328			
Total after transfers	600,294	1,394,747,747	141,756	294,950,019	6,465	19,628,706	21,550,350	748,515	1,730,876,822
Deduct ceased:									
By death	6,267	18,077,745	863	2,067,045	53	234,673	1,062,359	7,183	21,441,822
By maturity			1,745	4,107,211			316,336	1,745	4,423,547
By expiry		437,687		666,955	336	707,446	171	336	1,812,259
By surrender	7,939	18,087,301	2,153	4,566,862	3	6,000	1,099,223	10,095	23,759,386
By lapse	32,408	68,241,114	6,644	11,372,475	783	2,500,626	2,266	39,835	82,116,481
By decrease		6,197,822		1,156,523		419,514			7,773,859
Total terminated	46,614	111,041,669	11,405	23,937,071	1,175	3,868,259	2,480,355	59,194	141,327,354
Outstanding December 31, 1905	553,680	1,283,706,078	130,351	271,012,948	5,290	15,760,447	19,069,995	689,321	1,589,549,468
Policies re-insured									6,756,025

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number 10,149, representing in annual payments $2,888,660.45.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	6,786	$ 14,410,937.00
Policies issued during the year	1,444	2,119,566.00
Total	8,230	$ 16,530,503.00
Deduct ceased to be in force during the year	853	1,423,389.00
Policies in force December 31, 1905	7,377	$ 15,107,114.00
Losses and claims incurred during the year	76	171,506.03
Total	76	$ 171,506.03
Losses and claims settled during the year, in cash	75	170,287.03
Losses and claims unpaid December 31, 1905	1	1,219.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		390,567.74

NATIONAL LIFE INSURANCE COMPANY OF VERMONT.

Incorporated November 13, 1848. Commenced Business February 1, 1850.

JOSEPH A. DEBOER, President. OSMAN D. CLARK, Secretary.

Home Office, 116 State Street, Montpelier, Vermont.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 29,972,298.69

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 819,071.88	
Surrender values applied to pay first year's premiums	390.35	
Dividends applied to purchase paid-up additions and annuities	6,273.67	
Consideration for original annuities involving life contingencies	513,209.94	
Total new premiums	$ 1,338,945.84	
Renewal premiums without deduction for commissions or other expenses	4,484,550.51	
Dividends applied to pay renewal premiums	123,939.27	
Consideration for annuities involving life contingencies	882.54	
Total renewal premiums	$ 4,609,372.32	
Total premium income		5,948,318.16
Consideration for supplementary contracts not involving life contingencies		7,148.75
Interest on mortgage loans	$ 632,293.15	
Interest on collateral loans	1,571.61	
Interest on bonds and dividends on stocks	491,295.74	
Interest on premium notes, policy loans or liens	249,910.33	
Interest on other debts due the company	28,597.51	
Discount on claims paid in advance	594.48	
Rent from company's property, including $7,500.00 for company's own occupancy	81,936.47	
Total interest and rents		1,486,199.29
Total income		$ 7,441,666.20
Sum of both amounts		$ 37,413,964.89

DISBURSEMENTS.

For death claims, $1,336,275.18; additions, $2,368.60	$ 1,338,643.78	
For matured endowments, $549,584.00; additions, $1,323.71	550,907.71	
Net amount paid for losses and matured endowments	$ 1,889,551.49	
For annuities involving life contingencies	168,561.82	
Surrender values paid in cash	575,383.18	
Surrender values applied to pay new premiums	390.35	
Dividends paid to policy-holders in cash	62,148.03	
Dividends applied to pay renewal premiums	123,939.27	
Dividends applied to purchase paid-up additions and annuities	6,273.67	
Total paid policy-holders	$ 2,826,247.81	
Paid for claims on supplementary contracts not involving life contingencies	2,379.14	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $459,067.08; renewal premiums, $321,234.39; annuities, $25,428.75	805,730.22	
Commuting renewal commission	1,576.03	
Salaries and allowances for agencies, including managers, agents and clerks	139,351.20	
Agency supervision, traveling and all other expenses	7,013.68	
Medical examiners' fees	68,647.00	
Inspection of risks	6,487.26	
Salaries and all other compensation of officers and Home Office employees	143,152.46	
Rent, including $7,500.00 for company's own occupancy	26,429.16	
Advertising, $40,534.13; printing and stationery, $15,276.65; postage, telegrams and express, $17,034.25	72,845.03	
Legal expenses	7,537.60	
Furniture, fixtures, safes, etc.	17,239.55	
Insurance taxes, licenses and department fees	129,407.40	
Taxes on real estate	18,955.58	
Repairs and expenses (other than taxes) on real estate	32,504.51	
Loss on sale or maturity of ledger assets	35,216.20	
Taxes on personal property	145.99	
Investment expense	4,509.45	
Home Office—traveling	393.67	
Premium on bonds	70,548.33	
Total disbursements		$ 4,416,317.27
Balance		$ 32,997,647.62

LEDGER ASSETS.

Book value of real estate	$ 939,517.10	
Mortgage loans on real estate	13,133,031.05	
Loans made to policy-holders on this company's policies, assigned as collateral	3,391,838.43	
Premium notes on policies in force	1,238,601.14	
Book value of bonds	13,148,745.52	
Deposited in trust companies and banks on interest	1,126,729.04	
Cash in company's office	1,150.98	
Deposited in banks (not on interest)	14,477.73	
Agents' balances	3,556.63	
Total ledger assets		$ 32,997,647.62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages, claimed as an asset	$ 251,863.18
Interest accrued on bonds and stocks	191,320.24
Interest due and accrued on premium notes, policy loans or liens	143,909.11

Interest accrued on other assets		$ 1,737.00	
Rents accrued on company's property or lease, claimed as an asset		4,025.84	
Total rents and interest due and accrued			$ 592,855.37
Market value of bonds			239,495.48
	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 11,102.93	$ 272,375.97	
Gross deferred premiums on policies in force December 31, 1905	51,984.95	396,558.69	
Total	$ 63,087.88	$ 668,934.66	
Deduct loading, 20 per cent.	12,617.58	133,786.93	
Net amount of uncollected and deferred premiums	$ 50,470.30	$ 535,147.73	585,618.03
Cash deposited in bank (over-remitted by agents)			2,362.33
Gross assets			$ 34,417,978.83

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances			3,556.63
Total admitted assets			$ 34,414,422.20

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company's Actuary on the Actuaries' Table of Mortality with 4 per cent. interest		$22,836,730.22	
Policies dated subsequent to December 31, 1900, valued on the American Experience Tables with 3 per cent. interest		4,927,060.66	
Same for reversionary additions		57,773.68	
Same for annuities (including those in reduction of premiums)		2,192,223.12	
Net reserve			$ 30,013,787.67
Present value of amounts not yet due on supplementary contracts not involving life contingencies			68,068.76
Liability on policies cancelled and not included above, upon which a surrender value may be demanded			6,997.05
Claims for death losses in process of adjustment or adjusted and not due	$ 22,861.00		
Claims for death losses which have been reported and no proofs received	46,822.27		
Claims for matured endowments due and unpaid	2,415.00		
Due and unpaid on annuity claims involving life contingencies	5,540.34		
Total policy claims			77,638.61
Premiums paid in advance			11,314.39
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued			151,672.76
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums			15,695.60
Extra life-rate endowment reserve			266,432.47
Agents' credit balances			2,362.33
Total			$ 30,613,969.65
Unassigned funds—surplus			3,800,452.55
Total liabilities			$ 34,414,422.20

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	38,946	$ 80,500,949.00	25,401	$43,603,973.00	3,033	$ 7,401,980.00	$ 94,745.00	67,380	$131,601,647.00
Issued during year	6,025	11,155,183.00	4,678	7,246,955.00	1,804	3,922,580.00	11,618.00	12,507	22,336,336.00
Revived during year	69	124,040.00	83	116,960.00	4	6,000.00	----------	156	247,000.00
Increased during year	----------	2,830.00	----------	1,000.00	----------	----------	----------	----------	3,830.00
Total before transfers	45,040	91,783,002.00	30,162	50,968,888.00	4,841	11,330,560.00	----------	----------	----------
Transfers, deductions	26	53,500.00	41	110,331.00	95	201,500.00	----------	----------	----------
Transfers, additions	104	258,661.00	49	89,500.00	9	17,170.00	----------	----------	----------
Balance of transfers	78	205,161.00	8	20,831.00	86	184,330.00	----------	----------	----------
Total after transfers	45,118	91,988,163.00	30,170	50,948,057.00	4,755	11,146,230.00	106,363.00	80,043	154,188,813.00
Deduct ceased:									
By death	374	965,086.00	177	363,801.00	21	45,784.00	2,873.00	572	1,377,544.00
By maturity	18	19,605.00	423	528,834.00	----------	----------	1,324.00	441	549,763.00
By expiry	68	135,526.00	81	205,500.00	208	421,424.00	----------	357	762,450.00
By surrender	815	1,687,616.00	606	998,177.00	64	119,963.00	1,011.00	1,485	2,806,767.00
By lapse	1,825	3,122,699.00	1,234	1,704,921.00	564	1,372,839.00	----------	3,623	6,200,459.00
By decrease	2	45,991.00	----------	22,181.00	128	373,680.00	----------	130	441,852.00
Total terminated	3,102	5,976,523.00	2,521	3,823,414.00	985	2,333,690.00	5,208.00	6,608	12,138,835.00
Outstanding December 31, 1905	42,016	86,011,640.00	27,649	47,124,643.00	3,770	8,812,540.00	101,155.00	73,435	142,049,978.00
Policies re-insured	----------	----------	----------	----------	----------	----------	----------	----------	----------

EXHIBIT OF ANNUITIES.—In force December 31, 1905: Number, 655, representing in annual payments $205,120.74.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	305	$ 375,882.00
Policies issued during the year	440	569,544.52
Total	745	$ 945,426.52
Deduct ceased to be in force during the year	169	206,500.00
Policies in force December 31, 1905	576	$ 738,926.52
Losses and claims incurred during the year	4	6,000.00
Total	4	$ 6,000.00
Losses and claims settled during the year, in cash	4	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		25,813.62

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated April 1, 1835. Commenced Business December 1, 1843.

BENJAMIN F. STEVENS, President. D. F. APPEL, Secretary.

Home Office, 87 Milk Street, Boston, Mass.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 35,834,997.20

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 757,958.61	
Distributions applied to purchase paid-up additions	72,498.30	
Surrender values applied to purchase paid-up insurance	25,967.59	
Consideration for supplementary contracts involving life contingencies,	12,695.62	
Total new premiums	$ 869,120.12	
Renewal premiums without deduction for commissions or other expenses	4,393,075.24	
Distributions applied to pay renewal premiums	471,373.48	
Consideration for annuities involving life contingencies	15,950.34	
Total renewal premiums	$ 4,880,399.06	
Total premium income		5,749,519.18
Consideration for supplementary contracts not involving life contingencies		10,909.00
Premium notes, loans or liens restored by revival of policies		2,619.86
Interest on mortgage loans	$ 430,969.09	
Interest on collateral loans	51,007.23	
Interest on bonds and dividends on stocks	853,397.56	
Interest on premium notes, policy loans or liens	174,390.82	
Interest on other debts due the company	10,365.89	
Discount on claims paid in advance	1,816.77	
Rent from company's property, including $33,415.00 for company's own occupancy	199,811.58	
Total interest and rents		1,721,758.94

Profit on sale or maturity of ledger assets		$ 1,604.00
Balance of profit and loss account		5,360.58
Total income		$ 7,491,771.56
Sum of both amounts		$ 43,326,768.76

DISBURSEMENTS.

For death claims, $2,266,459.67; additions, $13,956.00	$ 2,280,415.67	
For matured endowments, $385,700.00; additions, $6,124.00	391,824.00	
Net amount paid for losses and matured endowments		$ 2,672,239.67
Premium notes voided by lapse, $2,610.84; Policy loans, $3,481.80		6,092.64
Surrender values paid in cash		555,135.93
Surrender values applied to purchase paid-up insurance		25,967.59
Distributions paid to policy-holders in cash, $66,502.73; notes, $440.20		66,942.93
Distributions applied to pay renewal premiums		471,373.48
Distributions applied to purchase paid-up additions		72,498.30
Total paid policy-holders		$ 3,870,250.54
Paid for claims on supplementary contracts not involving life contingencies		7,300.00
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $403,985.11; renewal premiums, $265,712.40		669,697.51
Commuting renewal commission		11,374.44
Salaries and allowances for agencies, including managers, agents and clerks		85,643.51
Agency supervision, traveling and all other expenses		9,721.05
Medical examiners' fees		62,010.14
Inspection of risks		3,398.77
Salaries and all other compensation of officers and Home Office employees		181,623.98
Rent, including $33,415.00 for company's own occupancy		55,793.82
Advertising, $41,356.33; printing and stationery, $34,548.08; postage, $5,315.69		81,220.10
Legal expenses		1,840.22
Furniture, fixtures and safes		18,671.77
Insurance taxes, licenses and department fees		104,415.84
Taxes on real estate		39,035.31
Repairs and expenses (other than taxes) on real estate		80,085.25
Loss on sale or maturity of ledger assets		3,000.00
Premiums on bonds purchased		20,633.50
Telegraph and telephone service, light, express, exchange, etc.		21,561.26
Total disbursements		5,327,277.01
Balance		$ 37,999,491.75

LEDGER ASSETS.

Book value of real estate	$ 2,527,408.00	
Mortgage loans on real estate	10,309,183.34	
Loans secured by pledge of bonds, stocks or other collateral	1,551,500.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,805,946.12	
Premium notes on policies in force	153,504.21	
Book value of bonds and stocks	20,260,406.00	
Deposited in trust companies and banks on interest	391,544.08	
Total ledger assets		37,999,491.75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 89,620.65
Interest due and accrued on bonds and stocks	169,543.18
Interest accrued on collateral loans	8,924.72

Interest due and accrued on premium notes, policy loans or liens	$ 41,022.07	
Interest due and accrued on other assets	588.75	
Rents due and accrued on company's property or lease	15,376.00	
Total rents and interest due and accrued		$ 325,075.37
Market value of bonds and stocks over book value		1,690,922.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 51,780.13	$ 235,666.83	
Gross deferred premiums on policies in force December 31, 1905	85,018.55	520,005.18	
Total	$ 136,798.68	$ 755,672.01	
Deduct loading, 23 per cent.	31,463.70	173,804.56	
Net amount of uncollected and deferred premiums	$ 105,334.98	$ 581,867.45	687,202.43
Total admitted assets			$ 40,702,691.55

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company's Actuary on the Combined Experience Table of Mortality, with 4 per cent. on all policies issued prior to January 1, 1901, American Experience, 3½ per cent. on all policies issued since	$35,392,774.08	
Same for reversionary additions	461,212.97	
Same for annuities (including those in reduction of premiums)	39,611.40	
Net reserve		$ 35,893,598.45
Present value of amounts not yet due on supplementary contracts not involving life contingencies		114,103.39
Claims for death losses	$ 17,248.39	
Claims for death losses in process of adjustment or adjusted and not due	65,770.00	
Claims for death losses which have been reported and no proofs received	65,087.00	
Claims for matured endowments due and unpaid	66,401.00	
Claims for death losses and other policy claims resisted by the company	11,500.00	
Total policy claims		226,006.39
Premiums paid in advance		35,079.07
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		9,162.30
Distributions or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		178,520.10
Distributions apportioned, payable to policy-holders during 1906		21,451.20
Distributions apportioned, payable to policy-holders 1907		49,593.50
Distributions apportioned, payable to policy-holders 1908		46,202.55
Distributions apportioned, payable to policy-holders 1909		26,554.00
Total		$ 36,600,270.95
Unassigned funds—surplus		4,102,420.60
Total liabilities		$ 40,702,691.55

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	31,701	$76,214,243.00	28,620	$68,367,651.00	2,710	$ 8,624,441.00	$ 721,813.00	63,031	$153,928,148.00
Issued during year	6,926	14,481,000.00	2,128	3,622,452.00	869	2,863,984.00	130,645.00	9,923	21,098,081.00
Revived during year	45	110,032.00	23	33,700.00	2	7,000.00		70	150,732.00
Increased during year	26	88,308.00		52,768.00	11	54,634.00		37	195,710.00
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	38,698	90,893,583.00	30,771	72,076,571.00	3,592	11,550,059.00	852,458.00	73,061	175,372,671.00
Deduct ceased:									
By death	442	1,269,333.00	275	887,333.00	14	31,500.00	13,355.00	731	2,201,521.00
By maturity			159	380,423.00			6,279.00	159	386,702.00
By expiry					22	63,033.00		22	63,033.00
By surrender	412	921,312.00	529	1,203,159.00	15	80,921.00	14,361.00	956	2,219,753.00
By lapse	1,590	2,842,529.00	506	760,413.00	298	895,820.00		2,394	4,498,762.00
By exchange									
By decrease		745,190.00	1	385,607.00	14	142,694.00	1,262.00	15	1,274,753.00
Total terminated	2,444	5,778,364.00	1,470	3,616,935.00	363	1,213,968.00	35,257.00	4,277	10,644,524.00
Outstanding December 31, 1905	36,254	85,115,219.00	29,301	68,459,636.00	3,229	10,336,091.00	817,201.00	68,784	164,728,147.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies issued during 1904	98	$ 194,000.00
Total	98	$ 194,000.00
Policies in force December 31, 1905	98	$ 194,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		6,252.19

NEW YORK LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated, 1841. Commenced Business, 1845.

ALEXANDER E. ORR, President.

JOHN CHAPMAN MCCALL, SEYMOUR M. BALLARD, Secretaries.

Home Office, 346 Broadway, New York City.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 381,358,191.94

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $19,211.16 for first year's re-insurance	$12,352,477.34	
Dividends applied to purchase paid-up additions and annuities	498,300.96	
Consideration for original annuities involving life contingencies	1,311,497.45	
Consideration for supplementary contracts involving life contingencies	71,396.90	
Total new premiums	$14,233,672.65	
Renewal premiums without deduction for commissions or other expenses, less $210,075.87 for re-insurance on renewals	68,878,491.22	
Dividends applied to pay renewal premiums	634,674.99	
Surrender values applied to pay renewal premiums	35,763.07	
Renewal premiums for deferred annuities	29,916.01	
Total renewal premiums	$69,578,845.29	
Total premium income		83,812,517.94
Consideration for supplementary contracts not involving life contingencies		392,776.67
Premium notes, loans or liens restored by revival of policies		8,786.65
Interest on mortgage loans	$ 1,150,741.28	
Interest on collateral loans	24,555.55	
Interest on bonds	12,288,590.21	
Interest on premium notes, policy loans or liens	2,400,005.19	
Interest on other debts due the company	308,325.98	
Discount on claims paid in advance	7,672.35	
Rent from company's property, including $216,354.01 for company's own occupancy	991,649.01	
Total interest and rents		17,171,539.57
Profit on sale or maturity of ledger assets		243,290.09
Policy fees received from applicants and from agents		97,759.25
Commissions and net profits earned by participation in syndicates		422,257.69

Realized from sale of assets which were not taken credit for in balance sheet December 31, 1904		$ 396,198.97
Doubtful debts recovered		85,737.02
Total income		$ 102,630,863.85
Sum of both amounts		$ 483,989,055.79

DISBURSEMENTS.

For death claims (less $133,049.79 re-insurance), $19,781,828.60; additions, $1,041,139.46	$20,822,968.06	
For matured endowments (less $15,000.00 re-insurance), $4,874,546.06; additions, $96,667.46	4,971,213.52	
Net amount paid for losses and matured endowments	$25,794,181.58	
For annuities involving life contingencies	1,805,374.94	
Surrender values paid in cash	7,478,735.89	
Surrender values applied to pay renewal premiums	35,763.07	
Dividends paid to policy-holders in cash	4,015,008.43	
Dividends applied to pay renewal premiums	634,674.99	
Dividends applied to purchase paid-up additions and annuities	498,300.96	
Total paid policy-holders	$40,262,039.83	
Paid for claims on supplementary contracts not involving life contingencies	129,392.21	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $6,558,296.85; renewal premiums, $2,244,611.01; annuities (original), $33,355.52; renewal, $10.03	8,836,273.11	
Commuting renewal commission, $4,805.64; advanced commission, $598,728.96	603,534.00	
Salaries and allowances for agencies, including managers, agents and clerks	2,742,644.58	
Agency supervision, traveling and all other agency expenses	752,242.30	
Medical examiners' fees	655,922.73	
Inspection of risks	152,154.95	
Salaries and all other compensation of officers and Home Office employees	1,209,481.97	
Rent, including $216,354.01 for company's own occupancy	790,327.62	
Advertising, $177,888.57; printing and stationery, $317,623.07; postage, $320,061.59	815,573.23	
Legal expenses	112,458.87	
Furniture, fixtures and safes	117,558.31	
Insurance taxes, licenses and department fees	884,830.44	
Taxes on real estate, $151,104.18; taxes on mortgages, $4,976.95	156,081.13	
Repairs and expenses (other than taxes) on real estate	277,111.86	
Loss on sale or maturity of ledger assets	9,011.18	
Trustees' fees, telegrams, cables, telephone, express, etc.	195,075.81	
Marked off from book value of real estate	186,698.08	
Doubtful debts written off	17,762.13	
Securities transferred to non-ledger assets	420,538.78	
Total disbursements		59,326,713.42
Balance		$ 424,662,342.37

LEDGER ASSETS.

Book value of real estate	$14,021,863.42
Mortgage loans on real estate	25,586,644.21
Loans secured by pledge of bonds	3,250,000.00
Loans made to policy-holders on this company's policies, assigned as collateral	45,406,669.49
Premium notes on policies in force	3,682,341.13
Book value of bonds	317,996,895.44

Deposited in trust companies and banks on interest	$11,155,212.66	
Cash in company's office	40,049.05	
Deposited in banks (not on interest)	3,522,666.97	
Total ledger assets		$ 424,662,342.37

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 135,325.13	
Interest accrued on bonds	2,462,741.80	
Interest accrued on collateral loans	38,486.11	
Interest accrued on premium notes, policy loans or liens	149,889.77	
Interest accrued on other assets	49,501.00	
Rents due and accrued on company's property or lease	28,322.00	
Total rents and interest due and accrued		2,864,265.81
Due from other companies for losses or claims on policies of this company re-insured		56,000.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 5,476,771.00	
Gross deferred premiums on policies in force December 31, 1905	525,995.00	4,980,903.00	
Total	$ 525,995.00	$10,457,674.00	
Deduct loading, 25 per cent.	131,498.75	2,614,418.50	
Net amount of uncollected and deferred premiums	$ 394,496.25	$ 7,843,255.50	8,237,751.75
Total admitted assets			$ 435,820,359.93

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of the State of New York on the Actuaries' and American Tables of Mortality with 3 per cent. and 4 per cent. interest as follows: Policies known as the company's 3 per cent. policies, and all policies issued since December 31, 1900, being valued as per the American Experience Table of Mortality with 3 per cent. interest, and all other policies being valued as per Combined Experience Table of Mortality with 4 per cent. interest	$355,375,627.00	
Same for reversionary additions	2,900,764.00	
Same for annuities (including those in reduction of premiums)	16,978,775.00	
Total	$375,255,166.00	
Deduct net value of risks of this company re-insured in other solvent companies	172,776.00	
Net reserve		$ 375,082,390.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		1,852,505.48
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		111,420.97
Claims for death losses in process of adjustment or adjusted and not due	$ 1,174,872.18	
Claims for death losses which have been reported and no proofs received	1,833,009.71	
Claims for matured endowments due and unpaid	230,901.30	
Claims for death losses and other policy claims resisted by the company	130,469.34	
Due and unpaid on annuity claims involving life contingencies	138,901.92	
Total policy claims		$ 3,508,154.45
Due and unpaid on supplementary contracts not involving life contingencies		744.82
Premiums paid in advance, including surrender values so applied, $933,909.04; interest paid in advance on policy loans and premium notes, $1,006,187.86		1,940,096.90

Commissions due to agents on premium notes when paid	$ 46,011.33
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued	155,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums	288,409.16
Additional reserve on policies, which the company voluntarily sets aside in excess of the State's requirement	7,208,412.00
Reserve to provide dividends payable to policy-holders in 1906 and thereafter as the periods mature:	
To holders of 20-year period policies and longer	29,180,987.00
To holders of 15-year period policies	5,134,418.00
To holders of 10-year period policies	321,016.00
To holders of 7-year period policies	128,177.00
To holders of 5-year period policies	417,068.00
To holders of annual dividend policies	896,497.00
Reserve to provide for all contingencies	9,549,051.82
Total liabilities	$ 435,820,359.93

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	583,257	$1,211,506,379.00	325,120	$624,136,798.00	16,335	$88,736,738.00	$ 4,229,393.00	924,712	$1,928,609,308.00
Issued during year	98,728	192,572,770.00	58,449	102,136,469.00	363	1,523,281.00	408,334.00	157,540	296,640,854.00
Revived during year	1,666	4,015,600.00	1,216	2,185,300.00	10	22,600.00		2,892	6,223,500.00
Increased during year		1,870,656.00		2,808,143.00		7,357,516.00			12,036,315.00
Total before transfers	683,651	1,409,965,405.00	384,785	731,266,710.00	16,708	97,640,135.00			
Transfers, deductions	46,390	81,200,800.00	21,158	32,607,800.00	852	1,479,200.00			
Transfers, additions	443	758,300.00	235	1,748,500.00	67,722	112,781,000.00			
Balance of transfers	45,947	80,442,500.00	20,923	30,859,300.00	66,870	111,301,800.00			
Total after transfers	637,704	1,329,522,905.00	363,862	700,407,410.00	83,578	208,941,935.00	4,637,727.00	1,085,144	2,243,509,977.00
Deduct ceased:									
By death	5,491	14,170,280.00	2,476	5,502,345.00	277	1,451,521.00	167,606.00	8,244	21,291,752.00
By maturity			1,828	4,774,565.00		15,672.00	77,177.00	1,828	4,867,414.00
By expiry					63,076	109,141,000.00		63,076	109,141,000.00
By surrender	5,346	14,512,900.00	3,228	6,918,500.00	141	193,200.00	300,955.00	8,715	21,925,555.00
By lapse	316	832,605.00	1,604	3,962,287.00	92	1,695,721.00	4,847.00	2,012	6,495,460.00
By decrease		10,347,605.00		7,454,690.00		392,615.00			18,194,910.00
Total terminated	11,153	39,863,390.00	9,136	28,612,387.00	63,586	112,889,729.00	550,585.00	83,875	181,916,091.00
Outstanding December 31, 1905	626,551	1,289,659,515.00	354,726	671,795,023.00	19,992	96,052,206.00	4,087,142.00	1,001,269	2,061,593,886.00
Policies re-insured									4,596,320.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 10,450; representing in annual payments $2,061,534.19.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	5,571	$ 10,520,965.00
Policies issued during the year	986	1,534,613.00
Total	6,557	$ 12,055,578.00
Deduct ceased to be in force during the year	506	884,081.00
Policies in force December 31, 1905	6,051	$ 11,171,497.00
Losses and claims unpaid December 31, 1904	1	1,000.00
Losses and claims incurred during the year	52	110,667.40
Total	53	$ 111,667.40
Losses and claims settled during the year in cash	51	105,667.40
Losses and claims unpaid December 31, 1905	2	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		372,838.28

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY OF WISCONSIN.

Incorporated March, 1857. Commenced Business November 25, 1858.

H. L. PALMER, President. C. H. WATSON, Secretary.

Home Office, Milwaukee, Wisconsin.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 188,165,532.64
INCOME.		
First year's premiums on original policies without deduction for commissions or other expenses	$ 3,595,813.16	
Dividends	866,479.11	
Consideration for original annuities involving life contingencies	66,997.24	
Consideration for supplementary contracts involving life contingencies,	1,629.51	
Total new premiums	$ 4,530,919.02	
Renewal premiums without deduction for commissions or other expenses	22,854,647.06	
Dividends applied to pay renewal premiums	2,669,264.00	
Renewal premiums for deferred annuities	1,889.19	
Total renewal premiums	$25,525,800.25	
Total premium income		30,056,719.27
Consideration for supplementary contracts not involving life contingencies		252,301.00
Premium notes, loans or liens restored by revival of policies		5,818.08
Interest on mortgage loans	$ 4,362,911.43	
Interest on bonds	2,993,963.73	
Interest on premium notes, policy loans or liens	971,209.51	
Interest on other debts due the company	299,315.37	
Discount on claims paid in advance (only endowments discounted)	8,298.87	
Rent from company's property, including $41,448.01 for company's own occupancy	347,326.44	
Total interest and rents		8,983,025.35

Profit on sale or maturity of ledger assets		$ 27,352.04
Old debts paid		43.92
Total income		$ 39,325,259.66
Sum of both amounts		$ 227,490,792.30

DISBURSEMENTS.

For death claims, $7,523,548.09; additions, $193,568.89	$ 7,717,116.98	
For matured endowments, $1,547,730.15; additions, $54,528.94	1,602,259.09	
Net amount paid for losses and matured endowments		$ 9,319,376.07
For annuities involving life contingencies		53,124.95
Premium notes voided by lapse		7,216.40
Surrender values paid in cash		4,389,896.32
Dividends paid to policy-holders in cash		2,953,317.72
Dividends applied to pay new premiums		2,669,264.00
Dividends applied to purchase paid-up additions and annuities		866,479.11
Total paid policy-holders		$20,258,674.57
Paid for claims on supplementary contracts not involving life contingencies		93,689.61
Commissions first year's premiums, $1,541,134.29; renewal premiums, $1,851,353.25; annuities (original), $595.33; renewal, $350.00		3,393,432.87
Traveling and all other agency expenses		12,158.81
Medical examiners' fees		181,992.67
Inspection of risks		20,981.12
Salaries and all other compensation of officers and Home Office employees		543,201.46
Rent, for company's own occupancy		41,448.01
Advertising, $7,946.38; printing and stationery, $63,861.88; postage, $108,650.25		180,458.51
Legal expenses		22,874.33
Furniture, fixtures and safes		5,475.01
Insurance taxes, licenses and department fees		649,395.90
Taxes on real estate		70,281.25
Repairs and expenses (other than taxes) on real estate		161,512.29
Loan expenses		149,942.04
All other disbursements		86,225.43
Total disbursements		25,871,743.88
Balance		$ 201,619,048.42

LEDGER ASSETS.

Book value of real estate	$ 3,241,976.49	
Mortgage loans on real estate	99,070,301.58	
Loans made to policy-holders on this company's policies, assigned as collateral	18,667,720.00	
Premium notes on policies in force	315,307.01	
Book value of bonds	78,871,060.63	
Deposited in trust companies and banks on interest	1,232,387.56	
Cash in company's office	213,522.77	
Deposited in banks (not on interest)	3,514.49	
Agents' balances	3,257.89	
Total ledger assets		$ 201,619,048.42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,315,069.99	
Interest accrued on bonds	1,179,115.76	
Interest due and accrued on premium notes, policy loans or liens	617,597.84	
Rents due and accrued on company's property or lease	24,819.95	
Total rents and interest due and accrued		3,136,603.54
Market value of bonds over book value		1,525,025.15

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 23,297.00	$ 971,639.51	
Gross deferred premiums on policies in force December 31, 1905	248,014.00	1,500,195.00	
Total	$ 271,311.00	$ 2,471,834.51	
Deduct loading, 22 per cent.	59,688.42	543,803.59	
Net amount of uncollected and deferred premiums	$ 211,622.58	$ 1,928,030.92	$ 2,139,653.50
Gross assets			$ 208,420,330.61

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	3,257.89
Total admitted assets	$ 208,417,072.72

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' and American Tables of Mortality with 4 and 3 per cent. interest respectively	$166,712,487.00	
Same for reversionary additions	4,819,723.00	
Same for annuities (including those in reduction of premiums)	565,580.00	
Net reserve		$ 172,097,790.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		978,996.17
Claims for death losses due and unpaid	$ 76,015.51	
Claims for death losses in process of adjustment or adjusted and not due	157,670.12	
Claims for death losses which have been reported and no proofs received	122,152.26	
Claims for matured endowments due and unpaid	60,642.96	
Claims for death losses and other policy claims resisted by the company	92,831.01	
Due and unpaid on annuity claims involving life contingencies	1,795.63	
Total policy claims		511,107.49
Due and unpaid on supplementary contracts not involving life contingencies		2,172.50
Premiums paid in advance (including surrender values so applied)		41,024.24
Bills, accounts, commissions, medical fees, due or accrued		94,311.08
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		456,540.66
Dividends apportioned, payable to policy-holders during 1906		3,361,116.94
Tontine surplus payable to policy-holders subsequent to 1906, as the periods of participation mature		21,542,316.06
Total		$ 199,085,375.14
Unassigned funds—surplus		9,331,697.58
Total liabilities		$ 208,417,072.72

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	196,990	$464,400,174.00	88,114	$192,522,544.00	14,626	$ 42,880,738.00	$ 8,748,831.00	299,730	$ 708,552,287.00
Issued during year	21,158	54,780,619.00	9,566	19,527,450.00	5,623	16,584,163.00	2,691,974.00	36,347	93,584,206.00
Revived during year	281	661,803.00	165	299,777.00	54	190,500.00	542.00	500	1,152,622.00
Increased during year	2,452	5,745,598.00	1,060	1,786,080.00	607	1,779,542.00	22,634.00	4,119	9,333,854.00
Total before transfers	220,881	525,588,194.00	98,905	214,135,851.00	20,910	61,434,943.00			
Transfers, deductions	635	1,732,627.00	403	836,728.00	1,017	2,856,827.00			
Transfers, additions	956	2,652,087.00	471	1,273,580.00	628	1,500,515.00			
Balance of transfers	321	919,460.00	68	436,852.00	389	1,356,312.00			
Total after transfers	221,202	526,507,654.00	98,973	214,572,703.00	20,521	60,078,631.00	11,463,981.00	340,696	812,622,969.00
Deduct ceased:									
By death	1,998	5,857,551.00	523	1,361,127.00	84	286,914.00	157,711.00	2,605	7,663,303.00
By maturity			637	1,562,993.00			54,816.00	637	1,617,809.00
By expiry					31	90,470.00	1,256,247.00	31	1,346,717.00
By surrender	3,661	8,516,457.00	1,974	3,806,192.00	38	103,331.00	184,725.00	5,673	12,610,705.00
By lapse	3,681	6,464,058.00	1,786	2,425,250.00	1,514	3,981,500.00	566.00	6,981	12,871,374.00
By decrease	2,292	7,580,497.00	1,016	2,706,050.00	565	1,893,406.00	66,921.00	3,873	12,246,874.00
Total terminated	11,632	28,418,563.00	5,936	11,861,612.00	2,232	6,355,621.00	1,720,986.00	19,800	48,356,782.00
Outstanding December 31, 1905	209,570	498,089,091.00	93,037	202,711,091.00	18,289	53,723,010.00	9,742,995.00	320,896	764,266,187.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 212; representing in annual payments $7,427.00.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,931	$ 3,828,337.00
Policies issued during the year	349	555,500.00
Total	2,280	$ 4,383,837.00
Deduct ceased to be in force during the year	109	168,797.00
Policies in force December 31, 1905	2,171	$ 4,215,040.00
Losses and claims incurred during the year	19	77,507.00
Total	19	$ 77,507.00
Losses and claims settled during the year, in cash	19	77,507.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		135,990.04

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business January, 1868.

WILBUR S. TUPPER, President. RICH. J. MIER, Assistant Secretary.

Home Office, N. E. Corner Montgomery and Sacramento Sts., San Francisco, Cal.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 6,637,716.13

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $3,538.23 for first year's re-insurance	$ 564,527.27	
Surrender values applied to pay first year's premiums	1,262.43	
Dividends applied to purchase paid-up additions and annuities	120,264.95	
Consideration for original annuities involving life contingencies	1,200.00	
Consideration for supplementary contracts involving life contingencies,	10,260.00	
Total new premiums	$ 697,514.65	
Renewal premiums without deduction for commissions or other expenses, less $19,080.94 for re-insurance on renewals	1,651,161.66	
Dividends applied to pay renewal premiums	51,369.13	
Surrender values applied to pay renewal premiums	14,766.46	
Total renewal premiums	$ 1,717,297.25	
Total premium income		2,414,811.90
Consideration for supplementary contracts not involving life contingencies		2,232.00
Interest on mortgage loans	$ 74,742.02	
Interest on collateral loans	13,151.45	
Interest on bonds and dividends on stocks	193,333.78	
Interest on premium notes, policy loans or liens	31,526.84	
Interest on other debts due the company	24,822.01	

Rent from company's property, including $13,200.00 for company's own occupancy	$ 24,603.30	
Total interest and rents		$ 362,179.40
Profit on sale or maturity of ledger assets		6,166.67
Accident premiums		541,866.35
Total income		$ 3,327,256.32
Sum of both amounts		$ 9,964,972.45

DISBURSEMENTS.

For death claims, $450,326.15; additions, $8,420.00	$ 458,746.15	
For matured endowments, $54,956.00; additions, $1,265.00	56,221.00	
Net amount paid for losses and matured endowments	$ 514,967.15	
For annuities involving life contingencies	9,692.34	
Premium notes voided by lapse	1,848.45	
Surrender values paid in cash	70,766.44	
Surrender values applied to pay new premiums	1,262.43	
Surrender values applied to pay renewal premiums	14,766.46	
Dividends paid to policy-holders in cash	37,119.56	
Dividends applied to pay renewal premiums	51,369.13	
Dividends applied to purchase paid-up additions and annuities	120,264.95	
Total paid policy-holders	$ 822,056.91	
Paid for claims on supplementary contracts not involving life contingencies	2,213.00	
Paid stockholders for interest or dividends	35,000.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $385,307.39; renewal premiums, $120,256.15; annuities (original), $60.00	505,623.54	
Salaries and allowances for agencies, including managers, agents and clerks	96,413.60	
Agency supervision, traveling and all other expenses	19,738.98	
Medical examiners' fees	50,032.00	
Inspection of risks	5,369.22	
Salaries and all other compensation of officers and Home Office employees	106,375.70	
Rent, including $9,600.00 for company's own occupancy	18,796.87	
Advertising, $7,330.54; printing and stationery, $27,300.99; postage, $6,026.71	40,658.24	
Legal expenses	12,425.64	
Furniture, fixtures and safes	4,753.29	
Insurance taxes, licenses and department fees	30,363.06	
Taxes on real estate	5,976.57	
Repairs and expenses (other than taxes) on real estate	8,564.10	
Loss on sale or maturity of ledger assets	192.05	
Telegrams, telephone, expressage, etc.	13,183.81	
Loss and gain, including agents' balances marked off	92,924.20	
Accident department	537,820.97	
Total disbursements		2,408,481.75
Balance		$ 7,556,490.70

LEDGER ASSETS.

Book value of real estate	$ 672,178.48
Mortgage loans on real estate	1,930,855.64
Loans secured by pledge of bonds, stocks or other collateral	100,235.50
Loans made to policy-holders on this company's policies, assigned as collateral	434,450.91

Premium notes on policies in force	$ 54,239.20	
Book value of bonds and stocks	4,165,707.98	
Deposited in trust companies and banks on interest	10,000.00	
Deposited in banks (not on interest)	151,304.64	
Cash in company's office	4,726.76	
Bills receivable	2,423.54	
Furniture and fixtures	30,368.05	
Total ledger assets		$ 7,556,490.70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 17,055.91	
Interest accrued on bonds and stocks	67,240.17	
Interest accrued on collateral loans	342.15	
Interest due and accrued on premium notes, policy loans or liens	5,197.99	
Interest accrued on other assets	3,346.03	
Rents due and accrued on company's property or lease	500.50	
Total rents and interest due and accrued		93,682.75
Market value of real estate over book value		71,154.66
Market value of bonds and stocks over book value		287,293.52
Due from other companies for losses or claims on policies of this company re-insured,		5,000.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 112,306.48	$ 223,960.39	
Gross deferred premiums on policies in force December 31, 1905	48,266.81	139,861.01	
Total	$ 160,573.29	$ 363,821.40	
Deduct loading, 20 per cent.	32,114.66	72,764.28	
Net amount of uncollected and deferred premiums	$ 128,458.63	$ 291,057.12	419,515.75
Printed supplies			5,000.00
Non-ledger assets of Accident Department			168,877.49
Gross assets			$ 8,607,014.87

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 35,368.05	
Bills receivable	2,423.54	
Total		37,791.59
Total admitted assets		$ 8,569,223.28

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' Table of Mortality with 4 per cent. interest on policies dated prior to January 1, 1901, and on American Experience Table of Mortality with 3½ per cent. interest on policies subsequent to December 31, 1900	$ 6,631,224.72	
Same for reversionary additions	618,968.88	
Same for annuities (including those in reduction of premiums)	91,747.79	
Total	$ 7,341,941.39	
Deduct net value of risks of this company re-insured in other solvent companies	67,759.67	
Net reserve		$ 7,274,181.72
Present value of amounts not yet due on supplementary contracts not involving life contingencies		7,197.00
Claims for death losses in process of adjustment or adjusted and not due	$ 16,487.90	

Claims for death losses which have been reported and no proofs received	$ 32,507.23	
Claims for death losses and other policy claims resisted by the company,	28,102.20	
Total policy claims		$ 77,097.33
Premiums paid in advance, including surrender values so applied		5,372.45
Interest paid in advance on policy loans		8,339.31
Accident Department liabilities		286,861.49
Additional reserve set aside		300,000.00
Total		$ 7,959,049.30
Capital stock		500,000.00
Unassigned funds—surplus		110,173.98
Total liabilities		$ 8,569,223.28

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	22,454	$35,574,935.00	5,940	$ 7,704,272.00	6,305	$10,246,656.00	$ 1,088,764.00	34,699	$ 54,614,627.00
Issued during year	1,749	967,425.00	875	520,690.00	11,912	14,517,784.00	310,349.00	14,536	16,316,248.00
Revived during year	208	330,655.00	54	76,360.00	22	21,605.00		284	428,620.00
Increased during year		13,269.00		6,164.00		10,520.00			29,953.00
Total before transfers	24,411	36,886,284.00	6,869	8,307,486.00	18,239	24,796,565.00			
Transfers, deductions	364	590,271.00	138	264,500.00	4,836	7,978,700.00			
Transfers, additions	4,110	6,884,631.00	942	1,490,200.00	286	458,640.00			
Balance of transfers	3,746	6,294,360.00	804	1,225,700.00	4,550	7,520,060.00			
Total after transfers	28,157	43,180,644.00	7,673	9,533,186.00	13,689	17,276,505.00	1,399,113.00	49,519	71,389,448.00
Deduct ceased:									
By death	215	358,076.00	41	62,850.00	40	65,860.00	9,865.00	296	496,651.00
By maturity			25	50,592.00			10,348.00	25	60,940.00
By expiry					2,332	3,574,331.00		2,332	3,574,331.00
By surrender	163	268,972.00	62	87,055.00	47	108,070.00	20,330.00	272	484,427.00
By lapse	3,723	2,658,355.00	1,240	710,475.00	2,275	1,294,494.00		7,238	4,663,324.00
By decrease		251,266.00		124,212.00		54,180.00			429,658.00
Total terminated	4,101	3,536,669.00	1,368	1,035,184.00	4,694	5,096,935.00	40,543.00	10,163	9,709,331.00
Outstanding December 31, 1905	24,056	39,643,975.00	6,305	8,498,002.00	8,995	12,179,570.00	1,358,570.00	39,356	61,680,117.00
Policies re-insured								135	925,848.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 134; representing in annual payments $14,727.90.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	577	$ 670,516.00
Policies issued during the year	331	397,278.00
Total	908	$ 1,067,794.00
Deduct ceased to be in force during the year	159	177,302.00
Policies in force December 31, 1905	749	$ 890,492.00
Losses and claims incurred during the year	5	3,637.00
Total	5	$ 3,637.00
Losses and claims settled during the year, in cash, $3,617.00; by compromise, $20.00	5	3,637.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		33,189.09

PENN MUTUAL LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 24, 1847. Commenced Business May 25, 1847.

HARRY F. WEST, President. WILLIAM H. KINGSLEY, Secretary and Treasurer.

Home Office, 921, 923 and 925 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 65,866,657.42

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $13,066.97 for first year's re-insurance	$ 2,173,645.08	
Surrender values applied to pay first year's premiums	4,464.88	
Total first year's premiums on original policies	$ 2,178,109.96	
Dividends applied to purchase paid-up additions and annuities	113,804.00	
Surrender values applied to purchase paid-up insurance and annuities	209,904.00	
Consideration for original annuities involving life contingencies	304,269.71	
Consideration for supplementary contracts involving life contingencies	4,771.92	
Total new premiums	$ 2,810,859.59	
Renewal premiums without deduction for commissions or other expenses, less $49,332.70 for re-insurance on renewals	10,551,133.68	
Dividends applied to pay renewal premiums	810,681.50	
Surrender values applied to pay renewal premiums	24,955.86	
Renewal premiums for deferred annuities	2,610.95	
Total renewal premiums	$11,389,381.99	
Total premium income		14,200,241.58
Consideration for supplementary contracts not involving life contingencies		161,271.32
Premium notes, loans or liens restored by revival of policies		4,938.95
Interest on mortgage loans	$ 1,263,992.35	
Interest on collateral loans	137,614.07	
Interest on bonds and dividends on stocks	1,286,215.92	
Interest on premium notes, policy loans or liens	451,250.27	

Interest on other debts due the company	$ 25,611.16	
Rent from company's property	208,560.19	
Total interest and rents		$ 3,373,243.96
Profit on sale or maturity of ledger assets		68,744.52
Agents' balance recovered		1,125.00
Bonuses on mortgages, syndicate profits, etc.		16,871.31
Total income		$ 17,826,436.64
Sum of both amounts		$ 83,693,094.06

DISBURSEMENTS.

For death claims (less $128,000.00 re-insurance), $3,693,975.13; additions, $21,633.00	$ 3,715,608.13	
For matured endowments, $1,036,627.18; additions, $27,691.00	1,036,627.18	
Net amount paid for losses and matured endowments		$ 4,779,926.31
For annuities involving life contingencies		220,426.86
Premium notes voided by lapse		36,736.65
Surrender values paid in cash		1,043,726.88
Surrender values applied to pay new premiums		4,464.88
Surrender values applied to pay renewal premiums		24,955.86
Surrender values applied to purchase paid-up insurance and annuities		209,904.00
Dividends paid to policy-holders in cash		95,296.44
Dividends applied to pay renewal premiums		810,681.50
Dividends applied to purchase paid-up additions and annuities		113,804.00
Total paid policy-holders		$ 7,339,923.38
Paid for claims on supplementary contracts not involving life contingencies		114,408.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $1,133,459.32; renewal premiums, $715,225.07; annuities (original), $14,980.15; renewal, $152.46		1,868,817.00
Commuting renewal commission		6,119.86
Salaries and allowances for agencies, including managers, agents and clerks		53,672.52
Agency supervision, traveling and all other expenses		35,831.08
Medical examiners' fees		133,552.36
Inspection of risks		18,442.21
Salaries and all other compensation of officers and Home Office employees		301,994.38
Rents		54,251.80
Advertising, $76,025.35; printing and stationery, $35,380.36; postage, $34,566.14		145,971.85
Legal expenses		16,812.43
Furniture, fixtures and safes		6,100.41
Insurance taxes, licenses and department fees		390,506.68
Taxes on real estate		39,608.01
Repairs and expenses (other than taxes) on real estate		137,600.87
Loss on sale or maturity of ledger assets		8,460.53
Home Office expenses		62,172.88
Bond premiums		22,865.50
Deductions from real estate and bond valuations		47,545.89
Suspended bank balance		2,770.18
Agents' balances, etc.		5,098.73
Total disbursements		10,812,526.55
Balance		$ 72,880,567.51

LEDGER ASSETS.

Book value of real estate	$ 2,568,507.12	
Mortgage loans on real estate	27,253,091.87	
Loans secured by pledge of bonds, stocks or other collateral	2,714,914.50	
Loans made to policy-holders on this company's policies, assigned as collateral	6,860,482.00	
Premium notes on policies in force	1,288,187.75	
Book value of bonds and stocks	31,506,068.56	
Deposited in trust companies and banks on interest	309,883.35	
Cash in company's office	3,782.75	
Deposited in banks (not on interest)	6,984.23	
Bills receivable	257,584.59	
Agents' balances	16,470.98	
Furniture	8,159.98	
Temporary notes for premiums	86,449.83	
Total ledger assets		$ 72,880,567.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 447,119.69	
Interest accrued on bonds and stocks	462,338.52	
Interest due and accrued on collateral loans	12,053.76	
Interest accrued on other assets	2,500.00	
Rents due and accrued on company's property or lease	7,834.84	
Total rents and interest due and accrued		931,846.81
Market value of bonds and stocks over book value		568,483.11

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 87,697.24	$ 933,191.66	
Gross deferred premiums on policies in force December 31, 1905	90,190.41	876,118.03	
Total	$ 177,887.65	$ 1,809,309.69	
Deduct loading, 20 per cent.	35,577.53	361,861.94	
Net amount of uncollected and deferred premiums,	$ 142,310.12	$ 1,447,447.75	1,589,757.87
Secured profits on real estate under contracts of sale			38,229.89
Gross assets			$ 76,008,885.19

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 8,159.98	
Cash advanced to or in hands of agents	257,584.59	
Agents' debit balances	16,470.98	
Total		282,215.55
Total admitted assets		$ 75,726,669.64

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Pennsylvania Insurance Department on the Actuaries' Table of Mortality with 4 per cent. interest, and 3 and 3½ per cent. American Tables	$59,714,407.00	
Same for reversionary additions	1,004,103.00	
Same for annuities (including those in reduction of premiums)	2,027,333.00	
Total	$62,745,843.00	
Deduct net value of risks of this company re-insured in other solvent companies	103,890.00	
Net reserve		$ 62,641,953.00

Present value of amounts not yet due on supplementary contracts not involving life contingencies		$ 1,301,594.00
Claims for death losses in process of adjustment or adjusted and not due	$ 290,970.74	
Claims for matured endowments due and unpaid	15,762.00	
Claims for death losses and other policy claims resisted by the company	32,129.00	
Total policy claims		338,861.74
Premiums paid in advance		41,503.11
Commissions due to agents on premium notes when paid		23,466.21
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		13,280.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		170,346.92
Dividends apportioned, payable to policy-holders during 1906		176,557.12
Accumulated surplus fund		3,222,308.39
Life rate endowment and five year option fund		1,161,134.38
Four per cent. bond		335,929.28
Six per cent. bond		108,306.41
Special 3½ per cent. reserve		1,223,731.00
Trust deposits		15,544.00
Unearned interest on collateral, policy loans, etc.		231,526.04
Total		$ 71,006,041.60
Unassigned funds—surplus		4,720,628.04
Total liabilities		$ 75,726,669.64

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	82,244	$189,205,410.00	38,198	$ 78,813,485.00	20,356	$ 62,635,259.00	$ 1,362,133.00	140,793	$ 332,016,287.00
Issued during year	12,217	25,670,988.00	5,864	11,094,773.00	7,440	24,491,450.00	268.00	25,521	61,256,943.00
Revived during year	617	1,186,289.00	304	483,083.00	1,960	4,401,927.00	176,827.00	2,881	6,248,126.00
Increased during year	110	275,630.00	105	332,398.00	324	1,082,345.00		539	1,690,373.00
Total before transfers	95,188	216,338,317.00	44,471	90,723,739.00	30,080	92,610,981.00			
Transfers, deductions	110	275,630.00	105	332,398.00	324	1,082,345.00			
Transfers, additions	359	1,246,363.00	93	209,870.00	87	234,140.00			
Balance of transfers	249	970,733.00	12	122,528.00	237	848,205.00			
Total after transfers	95,437	217,309,050.00	44,459	90,601,211.00	29,843	91,762,776.00	1,538,692.00	169,739	401,211,729.00
Deduct ceased :									
By death	875	2,689,837.00	305	681,478.00	156	452,113.00	22,032.00	1,336	3,845,460.00
By maturity			477	1,039,536.00			26,691.00	477	1,066,227.00
By expiry	3	75,000.00			682	1,818,135.00		685	1,893,135.00
By surrender	812	2,234,842.00	607	1,351,938.00	1,013	2,593,176.00	38,515.00	2,432	6,218,471.00
By lapse	4,297	7,623,082.00	2,023	3,245,003.00	2,498	6,806,290.00	5,728.00	8,818	17,680,100.00
By not taken									
By decrease	116	665,690.00	106	640,565.00	331	2,332,053.00	8.00	553	3,638,316.00
Total terminated	6,103	13,288,451.00	3,518	6,958,520.00	4,680	14,001,767.00	92,971.00	14,301	34,341,709.00
Outstanding December 31, 1905	89,334	204,020,599.00	40,941	83,642,691.00	25,163	77,761,009.00	1,445,721.00	155,438	366,870,020.00
Policies re-insured								108	2,958,779.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 910; representing in annual payments $378,822.48.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	3,986	$ 7,350,049.00
Policies issued during the year	740	1,286,011.00
Total	4,726	$ 8,636,060.00
Deduct ceased to be in force during the year	287	502,774.00
Policies in force December 31, 1905	4,439	$ 8,133,286.00
Losses and claims unpaid December 31, 1904	2	2,586.00
Losses and claims incurred during the year	29	49,895.00
Total	31	$ 52,481.00
Losses and claims settled during the year, in cash	25	50,105.00
Losses and claims unpaid December 31, 1905	4	2,376.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		$ 262,048.56

PHŒNIX MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1851. Commenced Business May, 1851.

JOHN M. HOLCOMBE, President. SILAS H. CORNWELL, Secretary.

Home Office, 49 Pearl Street, Hartford, Conn.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 17,800,932.09

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $5,183.93 for first year's re-insurance	$ 527,306.84	
Surrender values applied to pay first year's premiums	495.08	
Total first year's premiums on original policies	$ 529,801.92	
Dividends applied to purchase paid-up additions and annuities	66,098.00	
Surrender values applied to purchase paid-up insurance and annuities	82,216.00	
Consideration for original annuities involving life contingencies	25,209.27	
Total new premiums	$ 701,325.19	
Renewal premiums without deduction for commissions or other expenses, less $27,356.36 for re-insurance on renewals	2,577,408.42	
Dividends applied to pay renewal premiums	226,700.97	
Surrender values applied to pay renewal premiums	3,051.07	
Total renewal premiums	$ 2,807,160.46	
Total premium income		3,508,485.65
Consideration for supplementary contracts not involving life contingencies		13,575.00
Interest on mortgage loans	$ 577,721.53	
Interest on bonds and dividends on stocks	217,123.72	
Interest on premium notes, policy loans or liens	84,010.24	
Interest on other debts due the company	9,753.73	
Discount on claims paid in advance	342.12	

Rent from company's property, including $10,000.00 for company's own occupancy	$ 38,640.94	
Total interest and rents		$ 927,592.28
Profit on sale or maturity of ledger assets		17,266.31
Guarantee of mortgage loans		2,883.66
Total income		$ 4,469,802.90
Sum of both amounts		$ 22,270,734.99

DISBURSEMENTS.

For death claims (less $94,262.00 re-insurance), $1,066,115.50; additions, $8,913.00	$ 1,075,028.50	
For matured endowments, $120,106.00; additions, $8,146.50	128,252.50	
Net amount paid for losses and matured endowments		$ 1,203,281.00
For annuities involving life contingencies		10,654.33
Premium notes voided by lapse		2,169.00
Surrender values paid in cash		220,920.14
Surrender values applied to pay renewal premiums		3,546.15
Surrender values applied to purchase paid-up insurance and annuities		82,216.00
Dividends paid to policy-holders in cash		4,836.75
Dividends applied to pay renewal premiums		226,700.97
Dividends applied to purchase paid-up additions and annuities		66,098.00
Total paid policy-holders		$ 1,820,422.34
Paid for claims on supplementary contracts not involving life contingencies		7,066.67
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $285,734.12; renewal premiums, $165,774.34; renewal, $1,136.54		452,645.00
Commuting renewal commission		17,844.22
Salaries and allowances for agencies, including managers, agents and clerks		74,764.85
Agency supervision, traveling and all other expenses		31,959.04
Medical examiners' fees		46,582.07
Inspection of risks		5,285.79
Salaries and all other compensation of officers and Home Office employees		95,998.46
Rent, including $10,000.00 for company's own occupancy		34,062.82
Advertising, $9,995.72; printing and stationery, $23,626.48; postage, $15,373.66		48,995.86
Legal expenses		1,900.00
Furniture, fixtures and safes		3,947.47
Insurance taxes, licenses and department fees		91,382.21
Taxes on real estate		8,542.39
Repairs and expenses (other than taxes) on real estate		11,066.55
Loss on sale or maturity of ledger assets		11,706.13
Exchange		160.53
Miscellaneous expenses		13,623.37
Agents' ledger balances charged off		6,700.69
Total disbursements		2,784,495.93
Balance		$ 19,486,239.06

LEDGER ASSETS.

Book value of real estate	$ 640,161.70	
Mortgage loans on real estate	11,939,233.06	
Loans made to policy-holders on this company's policies, assigned as collateral	1,293,108.00	
Premium notes on policies in force	191,329.75	

Book value of bonds and stocks	$ 4,963,943.86	
Deposited in trust companies and banks on interest	457,982.46	
Cash in company's office	480.23	
Total ledger assets		$ 19,486,239.06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 233,140.73	
Interest accrued on bonds and stocks	15,000.00	
Interest due on premium notes, policy loans or liens	3,691.69	
Total rents and interest due and accrued		251,832.42
Market value of bonds and stocks over book value		202,923.14

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 6,891.37	$ 133,353.88	
Gross deferred premiums on policies in force December 31, 1905	21,463.77	178,248.26	
Total	$ 28,355.14	$ 311,602.14	
Deduct loading	5,157.83	69,282.72	
Net amount of uncollected and deferred premiums	$ 23,197.31	$ 242,319.42	265,516.73
Total admitted assets			$ 20,206,511.35

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the company on the Actuaries' Table of Mortality with 4 per cent. interest on all policies issued prior to January 1, 1901, and on policies issued subsequent to January 1, 1901, on the American Table of Mortality with 3½ per cent. interest on non-participating policies, and with 3 per cent. interest on participating policies	$18,493,880.00	
Same for reversionary additions	510,304.00	
Same for annuities (including those in reduction of premiums)	114,313.00	
Total	$19,118,497.00	
Deduct net value of risks of this company re-insured in other solvent companies	108,047.00	
Net reserve		$ 19,010,450.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		34,385.00
Claims for death losses in process of adjustment or adjusted and not due	$ 9,145.00	
Claims for death losses which have been reported and no proofs received	19,375.00	
Total policy claims		28,520.00
Premiums paid in advance (including surrender values so applied)		18,795.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		4,517.00
Dividends apportioned, payable to policy-holders during 1906		29,500.00
Unearned interest on policy loans and notes		40,693.00
Special policy reserve		132,500.00
Total		$ 19,299,360.00
Unassigned funds—surplus		907,151.35
Total liabilities		$ 20,206,511.35

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	18,269	$ 31,481,713.00	26,512	$40,585,554.00	3,951	$ 7,691,165.00	$ 736,452.00	48,732	$ 80,494,884.00
Issued during year	300	828,194.00	6,603	10,856,496.00	950	2,316,530.00	108,152.00	7,853	14,109,372.00
Revived during year	15	15,000.00	33	18,000.00	3	5,000.00	714.00	51	38,714.00
Increased during year	----------	17,584.00	----------	34,786.00	----------	----------	177.00	----------	52,547.00
Total before transfers	18,584	32,342,491.00	33,148	51,494,836.00	4,904	10,012,695.00	----------	----------	----------
Transfers, deductions	188	372,750.00	468	777,550.00	180	723,977.00	----------	----------	----------
Transfers, additions	85	232,341.00	337	608,942.00	414	1,032,994.00	----------	----------	----------
Balance of transfers	103	140,409.00	131	168,608.00	234	309,017.00	----------	----------	----------
Total after transfers	18,481	32,202,082.00	33,017	51,326,228.00	5,138	10,321,712.00	845,495.00	56,636	94,695,517.00
Deduct ceased:									
By death	380	727,822.00	187	390,676.00	23	43,397.00	8,913.00	590	1,170,808.00
By maturity	----------	----------	99	119,738.00	----------	----------	8,146.00	99	127,884.00
By expiry	----------	----------	----------	----------	137	193,395.00	----------	137	193,395.00
By surrender	297	544,989.00	459	662,866.00	42	86,757.00	22,884.00	798	1,317,496.00
By lapse	51	71,566.00	1,771	2,325,563.00	906	1,532,836.00	3,059.00	2,728	3,933,024.00
By decrease	----------	32,560.00	----------	27,572.00	----------	79,738.00	----------	----------	139,870.00
Total terminated	728	1,376,937.00	2,516	3,526,415.00	1,108	1,936,123.00	43,002.00	4,352	6,882,477.00
Outstanding December 31, 1905	17,753	30,825,145.00	30,501	47,799,813.00	4,030	8,385,589.00	802,493.00	52,284	87,813,040.00
Policies re-insured	28	249,050.00	18	121,888.00	59	713,247.00	----------	105	1,084,185.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 79; representing in annual payments $11,920.25.

BUSINESS IN NORTH CAROLINA IN 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,574	$ 2,120,526.00
Policies issued during the year	430	508,000.00
Total	2,004	$ 2,628,526.00
Deduct ceased to be in force during the year	331	397,700.00
Policies in force December 31, 1905	1,673	$ 2,230,826.00
Losses and claims incurred during the year	9	13,000.00
Total	9	$ 13,000.00
Losses and claims settled during the year, in cash	9	13,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		84,561.20

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Incorporated February 25, 1875. Commenced Business August 10, 1875.

TIMOTHY L. WOODRUFF, President. JOHN W. VROOMAN, Secretary.

Home Office, 346 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 7,188,429.38

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $593.11 for first year's re-insurance	$ 600,041.35	
Surrender values applied to pay first year's premiums	15,898.80	
Consideration for original annuities involving life contingencies	959.00	
Total new premiums	$ 616,899.15	
Renewal premiums without deduction for commissions or other expenses, less $6,724.97 for re-insurance on renewals	3,006,906.96	
Dividends applied to pay renewal premiums	37,912.46	
Total renewal premiums	$ 3,044,819.42	
Total premium income		3,661,718.57
Consideration for supplementary contracts not involving life contingencies		10,241.40
Premium notes, loans or liens restored by revival of policies		779.93
Interest on mortgage loans	$ 31,439.01	
Interest on collateral loans	192.15	
Interest on bonds and dividends on stocks	36,741.42	
Interest on premium notes, policy loans or liens	137,359.44	
Interest on other debts due the company	5,325.67	
Rent from company's property, including $1,200.00 for company's own occupancy	296,463.75	
Total interest and rents		507,521.44

Profit on sale or maturity of ledger assets		$ 100,430.56
Comptroller State of New York		14,433.47
Total income		$ 4,295,125.37
Sum of both amounts		$ 11,483,554.75

DISBURSEMENTS.

For death claims	$ 1,278,913.68	
For matured endowments	20,000.00	
Net amount paid for losses and matured endowments	$ 1,298,913.68	
For annuities involving life contingencies	17,230.96	
Premium notes voided by lapse	15,600.83	
Surrender values paid in cash	199,563.19	
Surrender values applied to purchase paid-up insurance and annuities	15,898.80	
Dividends paid to policy-holders in cash	130,141.80	
Dividends applied to pay renewal premiums	37,912.46	
Total paid policy-holders	$ 1,715,261.72	
Paid for claims on supplementary contracts not involving life contingencies	3,400.00	
Paid stockholders for interest or dividends	6,916.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $339,354.57; renewal premiums, $196,684.36; annuities, $38.36	536,077.29	
Salaries and allowances for agencies, including managers, agents and clerks	113,353.38	
Agency supervision, traveling and all other expenses	134,412.08	
Medical examiners' fees	67,085.36	
Inspection of risks	18,823.44	
Salaries and all other compensation of officers and Home Office employees	250,887.77	
Rent, including $1,200.00 for company's own occupancy, less $1,085.63 received under sublease	72,741.45	
Advertising, $25,795.93; printing and stationery, $25,802.57; postage, $26,726.54	78,325.04	
Legal expenses	32,400.08	
Furniture, fixtures and safes	6,940.24	
Insurance taxes, licenses and department fees	64,624.32	
Taxes on real estate	58,276.17	
Repairs and expenses (other than taxes) on real estate	192,023.99	
Loss on sale or maturity of ledger assets	108,380.62	
Expense	22,496.55	
Exchange	5,473.61	
Suspense	5,185.45	
Deposits as security for rent returned to tenants	750.00	
Total disbursements		3,493,834.56
Balance		$ 7,989,720.19

LEDGER ASSETS.

Book value of real estate	$ 2,875,382.91
Mortgage loans on real estate	549,917.33
Loans secured by pledge of bonds, stocks or other collateral	700.00
Loans made to policy-holders on this company's policies, assigned as collateral	2,591,313.95
Premium notes on policies in force	297,870.92
Book value of bonds and stocks	1,023,168.37
Deposited in trust companies and banks on interest	248,143.34
Cash in company's office	13,113.51
Deposited in banks (not on interest)	113,043.04

Bills receivable	$ 883.84	
Agents' balances	204,306.41	
Due from Comptroller State of New York	10,166.57	
Other items	11,710.00	
Loans to agents, secured	50,000.00	
Total ledger assets		$ 7,989,720.19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,145.01	
Interest accrued on bonds and stocks	13,566.44	
Interest accrued on collateral loans	14.98	
Interest due and accrued on premium notes, policy loans or liens	64,188.41	
Rents accrued on company's property or lease	3,362.04	
Total rents and interest due and accrued		92,276.88
Market value of real estate over book value		366,246.60
Market value of bonds and stocks over book value		13,089.39

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 4,947.00	$ 230,643.00	
Gross deferred premiums on policies in force December 31, 1905	27,874.00	258,510.00	
Total	$ 32,821.00	$ 489,153.00	
Deduct loading, 55 per cent. and 15 per cent.	18,052.00	73,373.00	
Net amount of uncollected and deferred premiums	$ 14,769.00	$ 415,780.00	430,549.00
Gross assets			$ 8,891,882.06

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 204,306.41	
Bills receivable	883.84	
Premium notes or loans on policies in excess of net value of their policies	26,607.00	
Book value of ledger assets over market value, viz.:		
Mortgage loans	19,376.57	
Other items	11,710.00	
Total		262,883.82
Total admitted assets		$ 8,628,998.24

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of New York on the Combined and American Tables of Mortality with 4 and 3½ per cent. interest	$ 7,873,993.00	
Same for annuities (including those in reduction of premiums)	156,796.00	
Total	$ 8,030,789.00	
Deduct net value of risks of this company re-insured in other solvent companies	8,845.00	
Net reserve		$ 8,021,944.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		37,258.40
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		11,959.00
Claims for death losses in process of adjustment or adjusted and not due	$ 76,875.00	

Claims for death losses which have been reported and no proofs received	$ 46,214.00	
Claims for death losses and other policy claims resisted by the company	85,239.40	
Total policy claims		$ 208,328.40
Premiums paid in advance		8,255.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		2,270.76
Trust funds and accrued interest		37,333.34
Interest paid in advance on loans on policies		12,981.20
Judgment against Society upon which appeal is pending		1,458.00
Total		$ 8,341,788.10
Capital stock		100,000.00
Unassigned funds to provide for all other contingencies		187,210.14
Total liabilities		$ 8,628,998.24

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	15,628	$30,165,793.00	2,882	$ 5,322,240.00	23,387	$58,968,812.00	$	41,897	$ 94,456,845.00
Issued during year	170	31,086.00	43	39,150.00	10,922	21,073,272.00		11,135	21,143,508.00
Revived during year	215	491,682.00	36	69,800.00	298	690,085.00		549	1,251,567.00
Increased during year	12	466,522.00		863,500.00	51	160,049.00		63	1,490,071.00
Total before transfers	16,025	31,155,083.00	2,961	6,294,690.00	34,658	80,892,218.00			
Transfers, deductions	46	162,489.00	10	28,500.00	4,995	6,693,239.00			
Transfers, additions	4,104	5,741,383.00	913	1,009,356.00	34	133,489.00			
Balance of transfers	4,058	5,578,894.00	903	980,856.00	4,961	6,559,750.00			
Total after transfers	20,083	36,733,977.00	3,864	7,275,546.00	29,697	74,332,468.00		53,644	118,341,991.00
Deduct ceased:									
By death	157	317,174.00	31	48,500.00	336	951,220.00		524	1,316,894.00
By maturity			2	20,000.00				2	20,000.00
By expiry					2,334	5,086,739.00		2,334	5,086,739.00
By surrender	306	730,374.00	65	128,345.00	222	592,250.00		593	1,450,969.00
By lapse	917	795,889.00	79	48,520.00	5,297	11,979,619.00		6,293	12,824,028.00
By decrease		196,746.00		20,161.00		658,087.00			874,994.00
Total terminated	1,380	2,040,183.00	177	265,526.00	8,189	19,267,915.00		9,746	21,573,624.00
Outstanding December 31, 1905	18,703	34,693,794.00	3,687	7,010,020.00	21,508	55,064,553.00		43,898	96,768,367.00
Policies re-insured	1	30,000.00			31	319,800.00		32	349,800.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 11; representing in annual payments $17,307.40.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,499	$ 3,282,406.00
Policies issued during the year	413	833,738.00
Total	1,912	$ 4,116,194.00
Deduct ceased to be in force during the year	372	789,179.00
Policies in force December 31, 1905	1,540	$ 3,327,015.00
Losses and claims unpaid December 31, 1904	1	1,000.00
Losses and claims incurred during the year	23	69,182.00
Total	24	$ 70,182.00
Losses and claims settled during the year, in cash	22	66,182.00
Losses and claims unpaid December 31, 1905	2	4,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		118,799.62

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, NEWARK, NEW JERSEY.

Incorporated, 1873. Commenced Business, 1876.

JOHN F. DRYDEN, President. EDWARD GRAY, Secretary.

Home Office, 761 to 769 Broad Street, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 83,804,066.61

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $2,560.83 for first year's re-insurance	$ 7,661,127.01	
Surrender values applied to pay first year's premiums	2,703.27	
Dividends applied to purchase paid-up additions and annuities	42,716.53	
Surrender values applied to purchase paid-up insurance and annuities	968,025.82	
Consideration for original annuities involving life contingencies	75,902.03	
Total new premiums		$ 8,750,474.66
Renewal premiums without deduction for commissions or other expenses less $156,076.53 for re-insurance on renewals	36,149,289.24	
Dividends applied to pay renewal premiums	106,203.34	
Surrender values applied to pay renewal premiums	5,692.65	
Consideration for annuities involving life contingencies	567.15	
Total renewal premiums		$36,261,752.38
Total premium income		45,012,227.04
Consideration for supplementary contracts not involving life contingencies		35,509.00
Premium notes, loans or liens restored by revival of policies		23,108.82
Interest on mortgage loans	$ 772,223.39	
Interest on collateral loans	188,847.99	
Interest on bonds and dividends on stocks	2,112,540.74	

Interest on premium notes, policy loans or liens	$ 171,091.50	
Interest on other debts due the company	152,449.32	
Rent from company's property, including $399,501.40 for company's own occupancy	792,789.68	
Total interest and rents		$ 4,189,942.62
Profit on sale or maturity of ledger assets		42,524.79
Conscience fund		110.00
Total income		$ 49,303,422.27
Sum of both amounts		$ 133,107,488.88

DISBURSEMENTS.

For death claims, $11,455,880.34; additions, $51,244.85	$11,507,125.19	
For matured endowments, $79,383.00; additions, $236.00	79,619.00	
Net amount paid for losses and matured endowments	$11,586,744.19	
For annuities involving life contingencies	50,980.10	
Surrender values paid in cash	566,353.61	
Surrender values applied to pay new premiums	2,703.27	
Surrender values applied to pay renewal premiums	5,692.65	
Surrender values applied to purchase paid-up insurance and annuities,	968,025.82	
Dividends paid to policy-holders in cash	996,396.27	
Dividends applied to pay renewal premiums	106,203.34	
Dividends applied to purchase paid-up additions and annuities	42,716.53	
Total paid policy-holders	$14,325,815.86	
Paid for claims on supplementary contracts not involving life contingencies	16,698.10	
Paid stockholders for interest or dividends	200,000.00	
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $3,835,225.45; renewal premiums, $4,213,729.13; annuities, $3,683.25	8,052,637.83	
Commuting renewal commission	24,069.37	
Salaries and allowances for agencies, including managers, agents and clerks	2,908,954.99	
Agency supervision, traveling and all other expenses	235,756.72	
Medical examiners' fees	583,660.13	
Inspection of risks	26,636.50	
Salaries and all other compensation of officers and Home Office employees	1,488,942.73	
Rent, including $399,501.40 for company's own occupancy, less $681.82 received under sublease	688,068.78	
Advertising, $294,360.80; printing and stationery, $275,387.61; postage, $75,945.38	645,693.79	
Legal expenses	65,989.74	
Furniture, fixtures and safes	64,097.55	
Insurance taxes, licenses and department fees	794,510.09	
Taxes on real estate	176,209.02	
Repairs and expenses (other than taxes) on real estate	266,390.05	
Loss on sale or maturity of ledger assets	27,055.60	
Law libraries	513.55	
Appraising fees	432.90	
Sundry general expenses	102,523.25	
Expressage	35,502.58	
Total disbursements		30,730,155.13
Balance		$ 102,377,333.75

LEDGER ASSETS.

Book value of real estate	$12,427,935.24	
Mortgage loans on real estate	18,896,317.72	
Loans secured by pledge of bonds, stocks or other collateral	4,675,875.00	
Loans made to policy-holders on this company's policies, assigned as collateral	2,893,839.37	
Premium notes on policies in force	631,690.21	
Book value of bonds and stocks	54,709,936.99	
Deposited in trust companies and banks on interest	7,427,704.03	
Cash in company's office	102,348.33	
Deposited in banks (not on interest)	608,763.22	
Bills receivable	2,923.64	
Total ledger assets		$ 102,377,333.75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 384,654.36	
Interest accrued on bonds and stocks	377,091.24	
Interest due and accrued on collateral loans	13,607.84	
Interest due and accrued on premium notes, policy loans or liens	9,157.08	
Interest due and accrued on other assets	645.27	
Rents due and accrued on company's property or lease	15,057.86	
Total rents and interest due and accrued		800,213.65
Market value of bonds and stocks over book value		1,047,188.26

	Ordinary New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 68,533.73	$ 779,699.60	
Gross deferred premiums on policies in force December 31, 1905	493,079.40	2,166,031.16	
Total	$ 561,613.13	$ 2,945,730.76	
Deduct loading, 20 per cent.	112,322.63	589,146.15	
Net amount of uncollected and deferred premiums	$ 449,290.50	$ 2,356,584.61	3,007,773.21
Furniture, fixtures and safes			50,000.00
Stationery and printed matter			10,000.00
Law libraries			6,595.82

	Industrial New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 3,534.20	$ 400,261.99	
Deduct loading, 50 per cent.	1,767.10	200,130.99	
Net amount of uncollected and deferred premiums	$ 1,767.10	$ 200,131.00	
Total Ordinary and Industrial			
Gross assets			$ 107,299,104.69

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 60,000.00	
Law libraries	6,595.82	
Bills receivable	2,923.64	
Total		69,519.46
Total admitted assets		$ 107,229,585.23

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company according to the Actuaries' Table of Mortality with 4 per cent. interest on policies issued prior to January 1, 1901, and the American Experience Table of Mortality with 3 per cent. interest on policies issued subsequent to December 31, 1900	$83,721,153.00	
Special reserve	3,920,722.00	
Same for reversionary additions	158,275.00	
Same for annuities (including those in reduction of premiums)	598,748.00	
Total	$88,398,898.00	
Deduct net value of risks of this company re-insured in other solvent companies	363,119.00	
Net reserve		$ 88,035,779.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		232,862.55
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		192,746.00
Claims for death losses in process of adjustment or adjusted and not due	$ 288,720.13	
Claims for death losses which have been reported and no proofs received	290,410.06	
Claims for matured endowments due and unpaid	1,493.00	
Claims for death losses and other policy claims resisted by the company	44,545.67	
Due and unpaid on annuity claims involving life contingencies	250.00	
Total policy claims		625,418.86
Due and unpaid on supplementary contracts not involving life contingencies		200.00
Premiums paid in advance		366,859.02
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		151,781.76
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		107,131.31
Dividends apportioned, payable to policy-holders during 1906		1,380,000.00
Unearned interest on policy loans		90,617.32
Rents paid in advance		377.33
Total		$ 91,183,773.15
Capital stock		2,000,000.00
Unassigned funds—surplus		14,045,812.08
Total liabilities		$ 107,229,585.23

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY—ORDINARY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	235,475	$ 284,689,227.00	76,410	$75,519,662.00	12,453	$20,291,502.00	$ 240,378.00	324,338	$380,740,769.00
Issued during year	62,405	66,247,470.00	27,561	21,518,188.00	2,066	6,007,219.00	88,647.00	92,032	93,861,524.00
Revived during year	2,920	2,824,886.00	1,333	874,111.00	70	285,168.00	----------	4,323	3,984,165.00
Increased during year	----------	298,534.00	----------	394,814.00	----------	87,291.00	----------	----------	735,639.00
Total before transfers	300,800	354,060,117.00	105,304	98,261,775.00	14,589	26,671,180.00	----------	----------	----------
Transfers, deductions	18,604	23,930,240.00	4,448	4,793,288.00	9,245	11,759,658.00	----------	----------	----------
Transfers, additions	7,123	9,526,554.00	2,122	2,244,004.00	23,052	28,712,628.00	----------	----------	----------
Balance of transfers	11,481	14,403,686.00	2,326	2,549,284.00	13,807	16,952,970.00	----------	----------	----------
Total after transfers	289,319	339,656,431.00	102,978	95,712,491.00	28,396	43,624,150.00	329,025.00	420,693	479,322,097.00
Deduct ceased:									
By death	1,983	2,190,688.00	449	476,705.00	104	460,243.00	6,265.00	2,536	3,133,901.00
By maturity	----------	----------	110	75,309.00	----------	2,630.00	236.00	110	78,175.00
By expiry	----------	----------	----------	----------	13,491	18,580,818.00	----------	13,491	18,580,818.00
By surrender	1,639	2,275,281.00	989	1,400,792.00	9	239,777.00	3,944.00	2,637	3,919,794.00
By lapse	20,239	15,320,364.00	8,154	4,479,578.00	586	1,461,771.00	----------	28,979	21,261,713.00
By decrease	----------	344,304.00	----------	80,295.00	----------	145,536.00	----------	----------	570,135.00
Total terminated	23,861	20,130,637.00	9,702	6,512,679.00	14,190	20,890,775.00	10,445.00	47,753	47,544,536.00
Outstanding December 31, 1905	265,458	319,525,794.00	93,276	89,199,812.00	14,206	22,733,375.00	318,580.00	372,940	431,777,561.00
Policies re-insured	120	3,252,589.00	15	375,000.00	55	1,885,484.00	412.00	190	5,513,485.00

EXHIBIT OF ANNUITIES.—In force December 31, 1905: Number, 205; representing in annual payments $63,020.50.

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY—INDUSTRIAL.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. All other Policies.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	5,449,421	$664,226,113.00	103,414	$ 9,192,961.00	89,500	$ 2,570,095.00	$ 3,070.00	5,642,335	$675,992,239.00
Issued during year	1,412,798	169,391,873.00	321	7,423.00	1,261	45,241.00		1,414,380	169,444,537.00
Revived during year	158,882	21,088,865.00	2,953	271,359.00				161,835	21,360,224.00
Increased during year		15,982,046.00							15,982,046.00
Total before transfers	7,021,101	870,688,897.00	106,688	9,471,743.00	90,761	2,615,336.00			
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	7,021,101	870,688,897.00	106,688	9,471,743.00	90,761	2,615,336.00	3,070.00	7,218,550	882,779,046.00
Deduct ceased:									
By death	81,048	8,502,563.00	566	47,322.00	1,401	51,002.00	7.00	83,015	8,600,894.00
By maturity									
By expiry					288	11,330.00		288	11,330.00
By surrender	57,021	8,609,496.00	318	32,333.00	2	56.00	43.00	57,341	8,641,928.00
By lapse	944,858	126,230,539.00	6,846	605,106.00			9.00	951,704	126,835,654.00
By decrease	7,272	144,193.00	39	1,370.00	1,316	41,577.00		8,627	187,140.00
Total terminated	1,090,199	143,486,791.00	7,769	686,131.00	3,007	103,965.00	59.00	1,100,975	144,276,946.00
Outstanding end of year	5,930,902	727,202,106.00	98,919	8,785,612.00	87,754	2,511,371.00	3,011.00	6,117,575	738,502,100.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905—ORDINARY.

	Number.	*Amount.*
Policies in force December 31, 1904	2,514	$ 4,142,845.00
Policies issued during the year	582	889,399.00
Total	3,096	$ 5,032,244.00
Deduct ceased to be in force during the year	423	603,613.00
Policies in force December 31, 1905	2,673	$ 4,428,631.00
Losses and claims unpaid December 31, 1904	2	12,000.00
Losses and claims incurred during the year	10	14,500.00
Total	12	$ 26,500.00
Losses and claims settled during the year, in cash	11	25,500.00
Losses and claims unpaid December 31, 1905	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		165,783.55

RELIANCE LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated March 31, 1903. Commenced Business May 4, 1903.

JAMES H. REED, President. GRANT SIVERD, Secretary.

Home office, Farmers Bank Building, 5th Avenue and Wood St., Pittsburg, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,004,750.88

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $1,012.59, for first year's re-insurance	$ 177,108.85	
Dividends applied to purchase paid-up additions and annuities	823.80	
Consideration for original annuities involving life contingencies	611.50	
Total new premiums	$ 178,544.15	
Renewal premiums without deduction for commissions or other expenses, less $3,099.55, for re-insurance on renewals	118,433.43	
Total renewal premiums	$ 118,433.43	
Total premium income		296,977.58
Interest on mortgage loans	$ 10,339.48	
Interest on bonds and dividends on stocks	55,892.53	
Interest on premium notes, policy loans or liens	166.80	
Interest on other debts due the company	11,363.61	
Total interest		77,762.42
Total income		$ 374,740.00
Sum of both amounts		$ 2,379,490.88

DISBURSEMENTS.

For death claims	$ 34,948.00	
Net amount paid for losses	$ 34,948.00	
For annuities involving life contingencies	75.00	
Dividends paid to policy-holders in cash	375.33	
Dividends applied to purchase paid-up additions and annuities	823.80	
Total paid policy-holders	$ 36,222.13	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $126,522.69; renewal premiums, $4,648.81; annuities, $30.58	131,202.08	
Commuting renewal commission	3,074.87	
Salaries and allowances for agencies, including managers, agents and clerks	20,010.80	
Agency supervision, traveling and all other expenses	4,575.66	
Medical examiners' fees	19,522.60	
Inspection of risks	2,705.50	
Salaries and all other compensation of officers and Home Office employees	37,080.86	
Rent	16,680.00	
Advertising, $7,954.19; printing and stationery, $9,637.52; postage, $1,901.77	19,493.48	
Legal expenses	2,047.50	
Furniture, fixtures and safes	922.38	
Insurance taxes, licenses and department fees	5,840.98	
Loss on sale or maturity of ledger assets	524.98	
All other disbursements	9,997.11	
Total disbursements		$ 309,900.93
Balance		$ 2,069,589.95

LEDGER ASSETS.

Mortgage loans on real estate	$ 294,146.75	
Loans made to policy-holders on this company's policies, assigned as collateral	31,728.00	
Premium notes on policies in force	4,837.06	
Book value of bonds	1,477,475.45	
Deposited in trust companies and banks on interest	169,756.17	
Cash in company's office	2,482.05	
Accounts receivable	367.44	
Agents' balances	88,797.03	
Total ledger assets		$ 2,069,589.95

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,270.21	
Interest accrued on bonds	20,780.31	
Interest due and accrued on premium notes, policy loans or liens	1,500.00	
Total interest due and accrued		26,550.52

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 1,136.69	$ 15,773.95	
Gross deferred premiums on policies in force December 31, 1905	4,933.09	9,532.29	
Total	$ 6,069.78	$ 25,306.24	
Deduct loading, 20 per cent.	1,213.96	5,061.25	
Net amount of uncollected and deferred premiums	$ 4,855.82	$ 20,244.99	25,100.81

All other assets, viz.:		
Office furniture		$ 9,478.69
Gross assets		$ 2,130,719.97

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 9,478.69	
Agents' debit balances	88,797.03	
Accounts receivable	367.44	
Total		98,643.16
Total admitted assets		$ 2,032,076.81

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Pennsylvania Insurance Department on the American Experience Table of Mortality with 3 per cent. interest	$ 384,129.00	
Same for reversionary additions	1,190.00	
Same for annuities (including those in reduction of premiums)	444.00	
Total	$ 385,763.00	
Deduct net value of risks of this company re-insured in other solvent companies	2,732.00	
Net reserve		$ 383,031.00
Claims for death losses in process of adjustment or adjusted and not due	$ 1,000.00	
Claims for death losses and other policy claims resisted by the company	10,000.00	
Total policy claims		11,000.00
Premiums paid in advance, less loading, 20 per cent.		881.97
Commissions due to agents on premium notes when paid		362.78
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		2,436.85
Total		$ 397,712.60
Capital stock		1,000,000.00
Unassigned funds—surplus		634,364.21
Total liabilities		$ 2,032,076.81

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	1,117	$ 2,837,177.00	659	$ 1,067,930.00	70	$ 312,500.00	$ 667.00	1,846	$ 4,218,274.00
Issued during year	1,632	2,737,430.00	740	1,357,570.00	33	149,000.00		2,405	4,244,000.00
Revived during year	3	8,000.00	4	9,500.00				7	17,500.00
Increased during year						40,738.00	1,803.00		42,541.00
Total before transfers	2,752	5,582,607.00	1,403	2,435,000.00	103	502,238.00			
Transfers, deductions			2	6,000.00	2	4,000.00			
Transfers, additions	4	10,000.00							
Balance of transfers	4	10,000.00	2	6,000.00	2	4,000.00			
Total after transfers	2,756	5,592,607.00	1,401	2,429,000.00	101	498,238.00	2,470.00	4,258	8,522,315.00
Deduct ceased:									
By death	11	31,500.00	4	9,000.00	1	4,800.00		16	45,300.00
By maturity									
By expiry					1	2,000.00		1	2,000.00
By surrender	9	17,000.00	13	43,000.00		7,200.00		22	67,200.00
By lapse	418	869,475.00	217	259,400.00	22	65,000.00		657	1,193,875.00
By decrease		10,500.00		1,500.00					12,000.00
Total terminated	438	928,475.00	234	312,900.00	24	79,000.00		696	1,320,375.00
Outstanding December 31, 1905	2,318	4,664,132.00	1,167	2,116,100.00	77	419,238.00	2,470.00	3,562	7,201,940.00
Policies re-insured								20	391,400.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 1; representing in annual payments $100.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	61	$ 138,500.00
Policies issued during the year	147	247,750.00
Total	208	$ 386,250.00
Deduct ceased to be in force during the year	30	43,000.00
Policies in force December 31, 1905	178	$ 343,250.00
Losses and claims incurred during the year	None.	None.
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		12,771.77

SECURITY LIFE AND ANNUITY INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 29, 1901. Commenced Business September 2, 1901.

J. VAN LINDLEY, President. GEORGE A. GRIMSLEY, Secretary.

Home Office, 119 South Elm Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of guaranty capital paid up in cash		$ 100,000.00
Amount of ledger assets (as per balance) December 31 of previous year		95,892.42

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $475.38 for first year's reinsurance	$ 119,931.21	
Total new premiums	$ 119,931.21	
Renewal premiums without deduction for commissions or other expenses	83,585.82	
Total renewal premiums	$ 83,585.82	
Total premium income		203,517.03
Consideration for supplementary contracts not involving life contingencies		12,955.00
Interest on mortgage loans	$ 2,209.33	
Interest on collateral loans	767.93	
Interest on bonds and dividends on stocks	98.00	
Interest on premium notes, policy loans or liens	2,372.02	
Interest on other debts due the company	48.35	
Rent	470.00	
Total interest and rents		5,965.63
Total income		$ 222,437.66
Sum of both amounts		$ 318,330.08

DISBURSEMENTS.

For death claims	$ 35,987.31	
Net amount paid for losses	$ 35,987.31	
Surrender values paid in cash	649.61	
Total paid policy-holders	$ 36,636.92	
Paid for claims on supplementary contracts not involving life contingencies	8,615.00	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $71,299.22; renewal premiums, $2,549.54	73,848.76	
Salaries and allowances for agencies, including managers, agents and clerks	250.00	
Medical examiners' fees	12,785.00	
Salaries and all other compensation of officers and Home Office employees	9,469.44	
Rent, including $470.00 for company's own occupancy	875.00	
Advertising, printing and stationery, $3,906.85; postage, $815.75	4,722.60	
Legal expenses	531.20	
Insurance taxes, licenses and department fees	1,051.41	
General expenses	2,198.06	
Total disbursements		$ 150,983.39
Balance		$ 167,346.69

LEDGER ASSETS.

Book value of real estate	$ 15,324.29	
Mortgage loans on real estate	42,000.00	
Loans secured by pledge of bonds, stocks or other collateral	25,250.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,338.13	
Premium notes on policies in force	41,212.36	
Book value of stocks	2,165.00	
Deposited in trust companies and banks on interest	886.75	
Deposited in banks (not on interest)	35,443.65	
Agents' balances	2,557.88	
Guaranty capital	100,000.00	
Furniture and fixtures	1,168.64	
Total ledger assets		$ 267,346.70

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 460.65	
Interest accrued on collateral loans	270.41	
Interest accrued on premium notes, policy loans or liens	293.84	
Total interest accrued		1,024.90
Market value of real estate over book value		4,675.71

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 4,203.24	
Gross deferred premiums on policies in force December 31, 1905		2,122.62	
Total	$	$ 6,325.86	
Deduct loading, 15 per cent.		948.88	
Net amount of uncollected and deferred premiums	$	$ 5,376.98	5,376.98
Gross assets			$ 278,424.29

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	$ 1,168.64	
Agents' debit balances	2,557.88	
Premium notes or loans on policies in excess of net value of their policies	1,141.81	
Total		$ 4,868.33
Total admitted assets		$ 273,555.96

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Actuary on the Actuaries' Table of Mortality, with 4 per cent. interest	$ 72,004.00	
Same for annuities (including those in reduction of premiums)	67,246.00	
Total	$ 139,250.00	
Net reserve		$ 139,250.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		26,033.00
Total		$ 165,283.00
Capital stock		100,000.00
Unassigned funds—surplus		8,272.96
Total liabilities		$ 273,555.96

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	1,044	$ 2,588,900	23	$ 28,000	273	$ 469,200	$	1,340	$ 3,086,100
Issued during year	1,228	2,026,700	43	63,000	781	1,167,500		2,052	3,257,200
Revived during year	2	5,000						2	5,000
Increased during year		4,400							4,400
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	2,274	4,625,000	66	91,000	1,054	1,636,000		3,394	6,352,700
Deduct ceased:									
By death	17	35,000			3	4,000		20	39,000
By maturity									
By expiry									
By surrender	5	15,500						5	15,500
By lapse	136	273,100	2	2,000	50	73,000		188	348,100
By decrease		4,500		1,000		8,500			14,000
Total terminated	158	328,100	2	3,000	53	85,500		213	416,600
Outstanding December 31, 1905	2,116	4,296,900	64	88,000	1,001	1,551,200		3,181	5,936,100
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,252	$ 2,924,100.00
Policies issued during the year	1,797	2,735,700.00
Total	3,049	$ 5,659,800.00
Deduct ceased to be in force during the year	190	385,100.00
Policies in force December 31, 1905	2,859	$ 5,274,700.00
Losses and claims incurred during the year	Not given	30,987.31
Total	Not given	$ 30,987.31
Losses and claims settled during the year in cash	Not given	30,987.31
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		180,553.46
Policies revived during the year	2	5,000.00
Increased during the year	3	4,400.00

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

CHARLES M. TURNER, President. CHARLES A. LA DUE, Secretary.

Home Office, Court and Exchange Streets, Binghamton, N. Y.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 3,138,252.76

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 406,506.27	
Surrender values applied to purchase paid-up insurance and annuities	1,175.62	
Total new premiums	$ 407,681.89	
Renewal premiums without deduction for commissions or other expenses	1,227,079.05	
Dividends applied to pay renewal premiums	7,388.97	
Surrender values applied to pay renewal premiums	113.38	
Total renewal premiums	$ 1,234,581.40	
Total premium income		1,642,263.29
Consideration for supplementary contracts not involving life contingencies		5,140.00
Premium notes, loans or liens restored by revival of policies		602.86
Interest on mortgage loans	$ 14,220.60	
Interest on collateral loans	982.98	
Interest on bonds and dividends on stocks	21,117.29	
Interest on premium notes, policy loans or liens	81,568.39	
Interest on other debts due the company	4,779.07	
Rent from company's property, including $6,250.00 for company's own occupancy	14,764.85	
Total interest and rents		137,433.18

Profit on sale or maturity of ledger assets		$ 67.75
Registration fees		2,739.00
Exchange fees		435.68
Total income		$ 1,788,681.76
Sum of both amounts		$ 4,926,934.52

DISBURSEMENTS.

For death claims, $463,539.01; additions, $17,967.42	$ 481,506.43	
Net amount paid for losses		$ 481,506.43
For annuities involving life contingencies		542.83
Premium notes voided by lapse		3,243.60
Surrender values paid in cash		26,842.65
Surrender values applied to pay renewal premiums		113.38
Surrender values applied to purchase paid-up insurance and annuities		1,175.62
Dividends applied to pay renewal premiums		7,388.97
Total paid policy-holders		$ 520,813.48
Paid for claims on supplementary contracts not involving life contingencies		700.00
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $301,503.15; renewal premiums, $58,991.23		360,494.38
Salaries and allowances for agencies, including managers, agents and clerks		113,967.10
Agency supervision, traveling and all other expenses		32,636.06
Medical examiners' fees		45,095.00
Inspection of risks		13,948.71
Salaries and all other compensation of officers and Home Office employees		74,953.46
Rent, including $6,250.00 for company's own occupancy		17,900.35
Advertising, $10,584.62; printing and stationery, $10,185.31; postage, $8,102.32		28,872.25
Legal expenses		5,974.74
Furniture, fixtures and safes		2,864.63
Insurance taxes, licenses and department fees		30,189.00
Taxes on real estate		1,685.20
Repairs and expenses (other than taxes) on real estate		9,499.00
General office expense		10,431.39
Collection fees		29,737.37
Investigation		4,791.31
Premiums paid on bonds		1,330.26
Accrued interest paid		2,090.37
Loan notes lapsed		22,807.18
Agents' accounts charged off		13,012.58
Profit and loss—miscellaneous		206.88
Total disbursements		1,344,000.70
Balance		$ 3,582,933.82

LEDGER ASSETS.

Book value of real estate	$ 649,526.35	
Mortgage loans on real estate	289,225.00	
Loans made to policy-holders on this company's policies, assigned as collateral	1,542,413.96	
Premium notes on policies in force	23,712.65	
Book value of bonds and stocks	743,083.00	
Deposited in trust companies and banks on interest	166,538.06	
Cash in company's office	1,902.06	
Deposited in banks (not on interest)	31,417.17	
Agents' balances	135,115.57	
Total ledger assets		$ 3,582,933.82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,324.08	
Interest accrued on bonds and stocks	5,580.00	
Interest accrued on premium notes, policy loans or liens	41,126.15	
Interest accrued on other assets	257.00	
Total interest due and accrued		$ 53,287.23
Market value of real estate over book value		63,934.19

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 2,879.38	$ 103,164.45	
Gross deferred premiums on policies in force December 31, 1905	15,156.33	103,111.07	
Total	$ 18,035.71	$ 206,275.52	
Deduct loading, 20 per cent.	3,607.14	41,255.10	
Net amount of uncollected and deferred premiums	$ 14,428.57	$ 165,020.42	179,448.99
Gross assets			$ 3,879,604.23

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 135,115.57	
Premium notes or loans on policies in excess of net value of their policies	82,482.20	
Book value of ledger assets over market value, viz.: Bonds	24,168.00	
Total		241,765.77
Total admitted assets		$ 3,637,838.46

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the New York Insurance Department on the Actuaries' and American Experience Tables of Mortality with 4, 3½ and 3 per cent. interest	$ 2,923,723.00	
Same for annuities (including those in reduction of premiums)	2,267.00	
Total	$ 2,925,990.00	
Net reserve		$ 2,925,990.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		54,096.00
Claims for death losses in process of adjustment	$ 8,000.00	
Claims for death losses which have been reported and no proofs received	27,209.74	
Claims for death losses and other policy claims resisted by the company	5,000.00	
Total policy claims		40,209.74
Premiums paid in advance		9,777.00
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		22,846.81
Building account		63,934.19
Total		$ 3,116,853.74
Unassigned funds—surplus		520,984.72
Total liabilities		$ 3,637,838.46

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	5,109	$11,003,138.00	1,402	$ 1,719,724.00	19,749	$32,864,338.00	$ 1,457,457.00	26,260	$ 47,044,657.00
Issued during year	6,491	9,989,917.00	672	1,090,200.00	1,457	2,149,135.00		8,620	13,229,252.00
Revived during year	325	698,230.00	64	123,500.00	133	365,855.00		522	1,187,585.00
Increased during year							250,312.00		250,312.00
Total before transfers	11,925	21,691,285.00	2,138	2,933,424.00	21,339	35,379,328.00			
Transfers, deductions					6,511	12,722,862.00			
Transfers, additions	5,109	11,003,138.00	1,402	1,719,724.00					
Balance of transfers	5,109	11,003,138.00	1,402	1,719,724.00	6,511	12,722,862.00			
Total after transfers	17,034	32,694,423.00	3,542	4,653,148.00	14,828	22,656,466.00	1,707,769.00	35,402	61,711,806.00
Deduct ceased:									
By death	146	289,548.00	24	49,300.00	62	131,838.00	11,394.00	232	482,080.00
By maturity									
By expiry									
By surrender	75	121,666.00	10	13,000.00	47	87,212.00		132	221,878.00
By lapse	4,500	7,640,787.00	330	475,560.00	491	1,617,638.00	144,344.00	5,321	9,878,329.00
By decrease		85,276.00		9,500.00		23,972.00			118,748.00
Total terminated	4,721	8,137,277.00	364	546,360.00	600	1,860,660.00	155,738.00	5,685	10,701,035.00
Outstanding December 31, 1905	12,313	24,557,146.00	3,176	4,105,788.00	14,228	20,795,806.00	1,552,031.00	29,717	51,010,771.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 2; representing in annual payments $292.57.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	501	$ 656,966.00
Policies issued during the year	146	178,739.00
Total	647	$ 835,705.00
Deduct ceased to be in force during the year	108	150,703.00
Policies in force December 31, 1905	539	$ 685,002.00
Losses and claims incurred during the year	2	2,000.00
Total	2	$ 2,000.00
Losses and claims settled during the year, in cash	2	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		18,085.24

SECURITY TRUST AND LIFE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated May 25, 1871. Commenced Business July 15, 1895.

THOMAS BRADLEY, President. I. C. GARVERICK, Assistant Secretary.

Home Office, 1011 Chestnut Street, Philadelphia, Pa.

Principal Office, Security Trust and Life Building, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$ 2,149,970.88	
Decrease by error in real estate account	500.00	
Extended at		$ 2,150,470.88

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $3,267.20 for first year's re-insurance	$ 193,016.61	
Surrender values applied to purchase paid-up insurance and annuities	8,702.00	
Total new premiums	$ 201,718.61	
Renewal premiums without deduction for commissions or other expenses, less $1,934.60 for re-insurance on renewals	751,895.65	
Dividends applied to pay renewal premiums	1,505.83	
Consideration for annuities involving life contingencies	36.50	
Total renewal premiums	$ 753,437.98	
Total premium income		955,156.59
Consideration for supplementary contracts not involving life contingencies		11,025.00
Premium notes, loans or liens restored by revival of policies		830.67
Interest on mortgage loans	$ 5,951.37	
Interest on bonds and dividends on stocks	16,369.25	
Interest on premium notes, policy loans or liens	14,327.80	
Interest on other debts due the company	3,829.74	

Rent from company's property, including $18,000.00 for company's own occupancy	$ 198,970.47	
Total interest and rents		$ 239,448.63
Profit on sale or maturity of ledger assets		1,200.00
From other sources		2,529.24
Total income		$ 1,210,190.13
Sum of both amounts		$ 3,360,661.01

DISBURSEMENTS.

For death claims	$ 350,076.19	
For matured endowments—additions	5,151.00	
Net amount paid for losses and matured endowments		$ 355,227.19
For annuities involving life contingencies		342.00
Premium notes voided by lapse		6,572.91
Surrender values paid in cash		53,094.30
Surrender values applied to purchase paid-up insurance and annuities		8,702.00
Dividends paid to policy-holders in cash		602.68
Health and accident and insurance claims		6,174.45
Dividends applied to pay renewal premiums		1,505.83
Premiums returned to policy-holders		1,910.00
Total paid policy-holders		$ 434,131.36
Paid for claims on supplementary contracts not involving life contingencies		3,435.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $150,693.66; renewal premiums, $40,642.74		191,336.40
Salaries and allowances for agencies, including managers, agents and clerks		1,402.13
Agency supervision, traveling and all other expenses		7,711.71
Medical examiners' fees		7,426.00
Inspection of risks		5,504.18
Salaries and all other compensation of officers and Home Office employees		50,887.36
Rent, including $18,000.00 for company's own occupancy		22,433.10
Advertising, $8,117.06; printing and stationery, $6,655.74; postage, $2,835.23		17,608.03
Legal expenses		6,736.37
Furniture, fixtures and safes		648.50
Insurance taxes, licenses and department fees		23,197.38
Taxes on real estate		28,041.21
Repairs and expenses (other than taxes) on real estate		44,870.91
Loss on sale or maturity of ledger assets		1,109.97
Profit and loss, protested checks, agents' balances, etc.		20,859.21
Interest payments		66,707.33
Tax on capital		500.00
Expense account		6,270.99
Expressage		839.74
Total disbursements		941,656.88
Balance		$ 2,419,004.13

LEDGER ASSETS.

Book value of real estate	$ 1,372,500.00
Mortgage loans on real estate	167,185.00
Loans secured by pledge of bonds, stocks or other collateral	1,000.00
Loans made to policy-holders on this company's policies, assigned as collateral	220,102.58
Premium notes on policies in force	70,128.33
Book value of bonds and stocks	379,110.27

Deposited in trust companies and banks on interest	$ 102,356.58	
Cash in company's office	870.55	
Deposited in banks (not on interest)	8,593.04	
Bills receivable	2,950.28	
Agents' balances	56,187.90	
All other	38,019.60	
Total ledger assets		$ 2,419,004.13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 3,430.09	
Interest accrued on bonds and stocks	2,415.38	
Interest accrued on collateral loans	1.25	
Interest accrued on premium notes, policy loans or liens	8,485.34	
Interest due and accrued on other assets	112.22	
Rents due and accrued on company's property or lease	6,323.33	
Total rents and interest due and accrued		20,767.61
Market value of real estate over book value		247,500.00
Market value of bonds and stocks over book value		8,285.13

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 41,127.71	
Gross deferred premiums on policies in force December 31, 1905	7,282.49	91,173.16	
Total	$ 7,282.49	$ 132,300.87	
Deduct loading, 15 per cent.	1,092.38	19,845.13	
Net amount of uncollected and deferred premiums	$ 6,190.11	$ 112,455.74	
			118,645.85
All other assets, viz.: Cash in transit			3,666.60
Gross assets			$ 2,817,869.32

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 28,750.00	
Suspense account	120.50	
Grable contract	2,768.74	
Total		31,639.24
Total admitted assets		$ 2,786,230.08

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Insurance Department of Pennsylvania on the American Table of Mortality with 3 per cent. interest	$ 2,861,594.00	
Net reserve on all Health and Accident policies	8,606.00	
Same for reversionary additions	1,452.00	
Same for annuities (including those in reduction of premiums)	3,086.00	
Total	$ 2,274,738.00	
Deduct net value of risks of this company re-insured in other solvent companies	3,753.00	
Net reserve		$ 2,270,985.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		36,304.00
Claims for death losses in process of adjustment or adjusted and not due	$ 27,958.83	
Claims for death losses which have been reported and no proofs received	25,880.66	

Claims for death losses and other policy claims resisted by the company	$ 4,610.96	
Total policy claims		$ 58,450.45
Premiums paid in advance		5,997.05
Commissions due to agents on premium notes when paid		1,100.00
Interest accrued		9,958.33
Total		$ 2,382,794.83
Capital stock		500,000.00
Total liabilities		$ 2,882,794.83

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	6,296	$12,447,115.00	2,042	$ 3,697,436.00	2,856	$ 4,860,252.00	$	11,194	$ 21,004,803.00
Issued during year	1,511	3,799,631.00	421	677,186.00	64	114,733.00		1,996	4,591,550.00
Revived during year	83	170,040.00	36	67,950.00	5	6,124.00		124	244,114.00
Increased during year	2	22,908.00	1	2,298.00				3	25,206.00
Total before transfers	7,892	16,439,694.00	2,500	4,444,870.00	2,925	4,981,109.00			
Transfers, deductions	7	7,000.00	8	11,000.00	1	500.00			
Transfers, additions	9	11,500.00	5	5,000.00	2	2,000.00			
Balance of transfers	2	4,500.00	3	6,000.00	1	1,500.00			
Total after transfers	7,894	16,444,194.00	2,497	4,438,870.00	2,926	4,982,609.00		13,317	25,865,673.00
Deduct ceased:									
By death	128	253,302.00	43	75,500.00	17	54,408.00		188	383,210.00
By maturity			4	5,151.00				4	5,151.00
By expiry					186	335,578.00		186	335,578.00
By surrender	84	175,079.00	28	53,000.00				112	228,079.00
By lapse	1,354	2,578,213.00	469	741,129.00	77	132,240.00		1,900	3,451,582.00
By decrease	1	85,369.00	1	44,319.00	1	16,356.00		3	146,044.00
Total terminated	1,567	3,091,963.00	545	919,099.00	281	538,582.00		2,393	4,549,644.00
Outstanding December 31, 1905	6,327	13,352,231.00	1,952	3,519,771.00	2,645	4,444,027.00		10,924	21,316,029.00
Policies re-insured	1	40,000.00			21	326,000.00		22	366,000.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	341	$ 484,151.00
Policies issued during the year	81	105,426.00
Total	422	$ 589,577.00
Deduct ceased to be in force during the year	62	99,698.00
Policies in force December 31, 1905	360	$ 489,879.00
Losses and claims unpaid December 31, 1904	4	4,088.00
Losses and claims incurred during the year	8	$ 8,730.00
Total	12	$ 12,818.00
Losses and claims settled during the year in cash	8	8,818.00
Losses and claims unpaid December 31, 1905	4	4,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		13,037.65

SOUTH ATLANTIC LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated February 20, 1900. Commenced Business May 9, 1900.

EDMOND STRUDWICK, President. TUCKER CARRINGTON, Assistant Secretary.

Home Office, Mutual Building, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 327,294.55

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $886.07 for first year's re-insurance	$ 12,452.09	
Total new premiums	$ 12,452.09	
Renewal premiums without deduction for commissions or other expenses, less $3,052.39 for re-insurance on renewals	85,331.98	
Total renewal premiums	$ 85,331.98	
Total premium income		97,784.07
Interest on mortgage loans	$ 1,784.70	
Interest on collateral loans	1,777.25	
Interest on bonds and dividends on stocks	8,030.42	
Interest on premium notes, policy loans or liens	1,354.58	
Total interest		12,946.99
Profit on sale or maturity of ledger assets		9,628.05
Total income		$ 120,359.11
Sum of both amounts		$ 447,653.66

DISBURSEMENTS.

For death claims	$ 23,500.00	
Net amount paid for losses	$ 23,500.00	
Surrender values paid in cash	471.19	
Dividends paid to policy-holders in cash	78.20	
Total paid policy-holders	$ 24,049.39	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $5,999,31; renewal premiums, $3,804.35	9,803.66	
Salaries and allowances for agencies, including managers, agents and clerks	1,197.20	
Agency supervision, traveling and all other expenses	1,485.53	
Medical examiners' fees	1,139.00	
Inspection of risks	81.42	
Salaries and all other compensation of officers and Home Office employees	14,363.52	
Rent	1,240.32	
Advertising, $1,239.71; printing and stationery, $860.12; postage, $814.91	2,914.74	
Legal expenses	505.55	
Insurance taxes, licenses and department fees	2,806.69	
General expense	1,120.22	
Total disbursements		$ 60,707.24
Balance		$ 386,946.42

LEDGER ASSETS.

Mortgage loans on real estate	$ 50,125.00	
Loans secured by pledge of bonds, stocks or other collateral	81,974.99	
Loans made to policy-holders on this company's policies, assigned as collateral	8,008.60	
Premium notes on policies in force	6,031.45	
Book value of bonds and stocks	201,391.66	
Deposited in trust companies and banks on interest	20,799.47	
Cash in company's office	282.83	
Deposited in banks (not on interest)	5,161.17	
Bills receivable	157.95	
Agents' balances	12,771.56	
Twenty per cent. premium loans	241.74	
Total ledger assets		$ 386,946.42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,228.26	
Interest accrued on bonds and stocks	1,459.80	
Total interest due and accrued		2,688.06
Market value of bonds and stocks over book value		13,323.24

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 1,280.15	$ 6,491.00	
Gross deferred premiums on policies in force December 31, 1905	352.35	2,652.14	
Total	$ 1,632.50	$ 9,143.14	
Deduct loading, 20 per cent.	326.50	1,828.63	
Net amount of uncollected and deferred premiums	$ 1,306.00	$ 7,314.51	8,620.51
Furniture and fixtures			1,883.90
Supplies, stationery, etc.			3,000.00
Gross assets			$ 416,462.73

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 4,883.90	
Agents' debit balances	12,771.56	
Bills receivable	157.95	
Premium notes or loans on policies in excess of net value of their policies	5,031.45	
Total		$ 22,844.86
Total admitted assets		$ 393,617.87

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed on the Actuaries' and American Experience Tables of Mortality with 4 and 3½ per cent. interest	$ 180,614.00	
Total	$ 180,614.00	
Deduct net value of risks of this company re-insured in other solvent companies	9,322.00	
Net reserve		$ 171,292.00
Claims for death losses which have been reported and no proofs received	$ 1,000.00	
Total policy claims		1,000.00
Other liabilities		2,240.55
Total		$ 174,532.55
Capital stock		200,000.00
Unassigned funds—surplus		19,085.32
Total liabilities		$ 393,617.87

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	1,603	$ 2,393,453.00	138	$ 209,500.00	141	$ 334,400.00	$	1,882	$ 2,937,353.00
Issued during year	216	317,250.00	15	22,500.00	25	39,125.00		256	378,875.00
Revived during year									
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	1,819	2,710,703.00	153	232,000.00	166	373,525.00		2,138	3,316,228.00
Deduct ceased:									
By death	10	19,500.00			1	5,000.00		11	24,500.00
By maturity									
By expiry									
By surrender	4	3,500.00						4	3,500.00
By lapse	259	331,500.00	9	13,000.00	28	59,500.00		296	404,000.00
By change	2	3,000.00			1	5,000.00		3	8,000.00
Total terminated	275	357,500.00	9	13,000.00	30	69,500.00		314	440,000.00
Outstanding December 31, 1905	1,544	2,353,203.00	144	219,000.00	136	304,025.00		1,824	2,876,228.00
Policies re-insured									182,375.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	324	$ 473,750.00
Policies issued during the year	71	107,607.00
Total	395	$ 581,357.00
Deduct ceased to be in force during the year	78	103,500.00
Policies in force December 31, 1905	317	$ 477,857.00
Losses and claims incurred during the year	1	5,000.00
Total	1	$ 5,000.00
Losses and claims settled during the year, in cash	1	5,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		16,884.84

SOUTHERN LIFE AND TRUST INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1890. Commenced Business July 1, 1903.

E. P. WHARTON, President. DAVID WHITE, Secretary.

Home Office, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	$ 208,930.67	
Increase of capital during the year	89,168.02	
Extended at		$ 298,098.69

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $323.34 for first year's re-insurance	$ 33,285.01	
Total new premiums	$ 33,285.01	
Renewal premiums without deduction for commissions or other expenses, less $984.00 for re-insurance on renewals	22,371.00	
Total renewal premiums	$ 22,371.00	
Total premium income		55,656.01
Interest on bonds and dividends on stocks	501.78	
Interest on premium notes, policy loans or liens	97.83	
Total interest		599.61
Surplus liens		1,291.47
Total income		$ 57,547.09
Sum of both amounts		$ 355,645.78

DISBURSEMENTS.

Premium notes voided by lapse	$ 452.56	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $20,530.90; renewal premiums, $1,154.36	21,685.26	
Salaries and allowances for agencies, including managers, agents and clerks	2,433.33	
Agency supervision, traveling and all other expenses	1,523.36	
Medical examiners' fees	4,089.52	
Inspection of risks	141.00	
Salaries and all other compensation of officers and Home Office employees	2,171.31	
Advertising, $1,296.89; printing and stationery, $1,505.94; postage, $365.16	3,167.99	
Insurance taxes, licenses and department fees	660.47	
Summer school	93.25	
Miscellaneous	134.70	
Total disbursements		$ 36,552.95
Balance		$ 319,092.83

LEDGER ASSETS.

Book value of real estate	$ 71,400.00	
Mortgage loans on real estate	10,171.00	
Loans secured by pledge of bonds, stocks or other collateral	19,246.00	
Loans made to policy-holders on this company's policies, assigned as collateral	3,595.83	
Premium notes on policies in force	3,282.20	
Book value of bonds and stocks	184,183.00	
Cash in company's office	154.30	
Deposited in banks (not on interest)	24,213.89	
Agents' balances	2,846.61	
Total ledger assets		$ 319,092.83

	New Business.	*Renewals.*	
Gross deferred premiums on policies in force December 31, 1905	$	$ 1,408.74	
Total	$	$ 1,408.74	
Deduct loading, 50 per cent.		704.37	
Net amount of uncollected and deferred premiums			704.37
Gross assets			$ 319,797.20

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 300.00	
Agents' debit balances	993.82	
Total		1,293.82
Total admitted assets		$ 318,503.38

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Actuary on the American Table of Mortality with 3½ per cent. interest	$ 28,205.00	
Total	$ 28,205.00	
Deduct net value of risks of this company re-insured in other solvent companies	444.00	
Net reserve		$ 27,761.00
Total		$ 27,761.00
Capital stock		200,000.00
Unassigned funds—surplus		90,742.38
Total liabilities		$ 318,503.38

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	414	$ 864,500.00	12	$ 26,000.00		$	$	426	$ 890,500.00
Issued during year	641	866,250.00	19	44,000.00				660	910,250.00
Revived during year									
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	1,055	1,730,750.00	31	70,000.00				1,086	1,800,750.00
Deduct ceased:									
By death									
By maturity									
By expiry									
By surrender	16	19,000.00						16	19,000.00
By lapse	69	108,250.00	1	1,000.00				70	109,250.00
By decrease									
Total terminated	85	127,250.00	1	1,000.00				86	128,250.00
Outstanding December 31, 1905	970	1,603,500.00	30	69,000.00				1,000	1,672,500.00
Policies re-insured	24	102,000.00						24	102,000.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	406	$ 853,000.00
Policies issued during the year	594	846,750.00
Total	1,000	$ 1,699,750.00
Deduct ceased to be in force during the year	69	108,250.00
Policies in force December 31, 1905	931	$ 1,591,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		$ 55,656.01

SOUTHERN LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated November, 1905. Commenced Business November, 1905.

E. H. WILLIAMSON, President. JOHN A. OATES, Secretary.

Home office, 113½ Hay Street, Fayetteville, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $101,250.00.

Extended at		$ 101,250.00

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 9,703.01	
Total premium income		9,703.01
Interest on mortgage loans	$ 1,524.38	
Interest on other debts due the company	584.46	
Total interest		2,108.84
Total income		$ 11,811.85
Sum of both amounts		$ 113,061.85

DISBURSEMENTS.

Commissions and bonuses to agents (less commission on re-insurance), first year's premiums	$ 1,286.52
Salaries and allowances for agencies, including managers, agents and clerks	1,447.33
Agency supervision, traveling and all other expenses	925.12
Medical examiners' fees	1,354.00
Salaries and all other compensation of officers and Home Office employees	871.61
Rent	27.10
Advertising, $169.43; printing and stationery, $79.75; postage, $109.23	358.41
Legal expenses	164.35
Furniture, fixtures and safes	170.50

Insurance taxes, licenses and department fees	$ 266.00	
Office expense	272.26	
Total disbursements		$ 7,143.20
Balance		$ 105,918.65

LEDGER ASSETS.

Mortgage loans on real estate	$ 37,750.12	
Premium notes on policies in force	3,738.84	
Deposited in trust companies and banks on interest	16,400.00	
Deposited in banks (not on interest)	47,159.04	
Agents' balances	870.65	
Total ledger assets		$ 105,918.65

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 26.08	
Interest accrued on premium notes, policy loans or liens	2.45	
Total interest accrued		28.53

	New Business.	*Renewals.*	
Gross deferred premiums on policies in force December 31, 1905	$ 231.93		
Total	$ 231.93		
Deduct loading ------ per cent.	163.43		
Net amount of uncollected and deferred premiums	$ 68.50		68.50
All other assets, viz.:			
Furniture, fixtures and safes			280.50
Supplies, stationery, etc.			1,195.00
Gross assets			$ 107,491.18

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 1,475.50	
Agents' debit balances	870.65	
Total		2,346.15
Total admitted assets		$ 105,145.03

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the American Experience Table of Mortality with 4 per cent. interest	$ 2,975.52	
Net reserve		$ 2,975.52
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		520.00
Total		$ 3,495.52
Capital stock		101,250.00
Unassigned funds—surplus		399.51
Total liabilities		$ 105,145.03

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year		$		$		$	$		$
Issued during year	135	235,500.00	7	13,000.00	13	28,000.00		155	276,500.00
Revived during year									
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers									
Deduct ceased :									
By death									
By maturity									
By expiry									
By surrender									
By lapse									
By not taken									
By decrease									
Total terminated									
Outstanding December 31, 1905	135	235,500.00	7	13,000.00	13	28,000.00		155	276,500.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies issued during 1904	155	$ 276,500.00
Total	155	$ 276,500.00
Policies in force December 31, 1905	155	$ 276,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		9,703.01

STATE MUTUAL LIFE ASSURANCE COMPANY OF MASSACHUSETTS.

Incorporated March 16, 1844. Commenced Business June 1, 1845.

A. G. BULLOCK, President. H. M. WITTER, Secretary.

Home Office, 340 Main Street, Worcester, Mass.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 23,727,482.24

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $12,829.60 for first year's re-insurance	$ 553,357.43	
Dividends applied to purchase paid-up additions and annuities	119,757.59	
Consideration for original annuities involving life contingencies	33,415.88	
Total new premiums	$ 706,530.90	
Renewal premiums without deduction for commissions or other expenses, less $57,518.99 for re-insurance on renewals	3,206,425.99	
Dividends applied to pay renewal premiums	371,410.06	
Total renewal premiums	$ 3,577,836.05	
Total premium income		4,284,366.95
Consideration for supplementary contracts not involving life contingencies		24,244.58
Interest on mortgage loans	$ 160,487.32	
Interest on collateral loans	25,147.63	
Interest on bonds and dividends on stocks	699,513.33	
Interest on premium notes, policy loans or liens	114,682.17	
Interest on other debts due the company	31,269.29	
Discount on claims paid in advance	1,067.96	
Rent from company's property, including $20,000.00 for company's own occupancy	124,676.98	
Total interest and rents		1,156,844.68
Profit on sale or maturity of ledger assets		34,502.20
Sale of securities previously charged to profit and loss		12,352.01
Mortgage loans paid, previously charged to profit and loss		1,761.45
Sale of real estate over book value		6,661.39
Policies of re-insurance surrendered to other companies		1,711.47
Total income		$ 5,522,444.73
Sum of both amounts		$ 29,249,926.97

DISBURSEMENTS.

For death claims (less $45,000.00 re-insurance), $1,228,248.80; additions, $25,527.00		$ 1,253,775.80
For matured endowments, $413,762.76; additions, $16,853.00		430,615.76
Net amount paid for losses and matured endowments		$ 1,684,391.56
For annuities involving life contingencies		1,199.48
Premium notes voided by lapse		1,650.00
Surrender values paid in cash		524,844.43
Dividends paid to policy-holders in cash		22,647.18
Dividends applied to pay renewal premiums		371,410.06
Dividends applied to purchase paid-up additions and annuities		119,757.59
Total paid policy-holders		$ 2,725,900.30
Paid for claims on supplementary contracts not involving life contingencies		2,473.23
Commissions to agents (less commission on re-insurance), first year's premiums, $267,057.65; renewal premiums, $216,370.55; annuities, $1,002.47		484,430.67
Commuting renewal commission		24,679.29
Salaries and allowances for agencies, including managers, agents and clerks		73,201.47
Agency supervision, traveling and all other expenses		14,603.47
Medical examiners' fees		37,242.50
Inspection of risks		12,110.65
Salaries and all other compensation of officers and Home Office employees		77,061.33
Rent, including $20,000.00 for company's own occupancy		51,111.02
Advertising, $7,911.47; printing and stationery, $17,139.26; postage, $7,824.97		32,875.70
Legal expenses		2,775.43
Furniture, fixtures and safes		4,055.67
Insurance taxes, licenses and department fees		70,652.82
Taxes on real estate		21,568.35
Repairs and expenses (other than taxes) on real estate		31,363.62
Loss on sale or maturity of ledger assets		1,655.00
Sundry items of profit and loss account		1,951.66
Premiums on bonds and stocks purchased		28,794.88
Mortgage loans charged to profit and loss		968.67
Loan notes charged off		7,400.00
Sundry items of expense		12,577.99
Total disbursements		$ 3,719,453.72
Balance		$ 25,530,473.25

LEDGER ASSETS.

Book value of real estate		$ 1,703,426.00
Mortgage loans on real estate		3,663,602.00
Loans secured by pledge of bonds, stocks or other collateral		723,325.00
Loans made to policy-holders on this company's policies, assigned as collateral		1,894,949.00
Book value of bonds and stocks		16,796,066.00
Deposited in trust companies and banks on interest		492,480.49
Cash in company's office		2,647.76
Loans to corporations		253,977.00
Total ledger assets		$ 25,530,473.25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 46,245.00	
Interest accrued on bonds and stocks	197,542.59	
Interest due and accrued on collateral loans	6,869.09	
Interest due and accrued on premium notes, policy loans or liens	28,916.77	
Interest accrued on other assets	1,674.97	
Rents due and accrued on company's property or lease	8,168.02	
Total rents and interest due and accrued		$ 289,416.44
Market value of bonds and stocks over book value		962,298.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 9,718.64	$ 244,543.81	
Gross deferred premiums on policies in force December 31, 1905	46,192.68	337,384.49	
Total	$ 55,911.32	$ 581,928.30	
Deduct loading, 23½ per cent.	13,139.16	136,753.15	
Net amount of uncollected and deferred premiums	$ 42,772.16	$ 445,175.15	487,947.31
Total admitted assets			$ 27,270,135.00

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Massachusetts Insurance Department on the Actuaries' Table of Mortality with 4 per cent. interest on business issued prior to January 1, 1901, and on the American Table of Mortality with 3½ per cent. interest on business issued on and after January 1, 1901	$23,199,667.00	
Same for reversionary additions	1,049,964.00	
Same for annuities (including those in reduction of premiums)	36,096.00	
Total	$24,285,727.00	
Deduct net value of risks of this company re-insured in other solvent companies	166,107.00	
Net reserve		$ 24,119,620.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		71,883.00
Claims for death losses which have been reported and no proofs received	$ 157,360.00	
Claims for matured endowments due and unpaid	1,000.00	
Claims for death losses and other policy claims resisted by the company	5,500.00	
Total policy claims		163,860.00
Premiums paid in advance		56,530.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums, viz., dividends of 1902, 1903, 1904 and 1905, left with company with accumulations		95,078.00
Dividends apportioned, payable to policy-holders during 1906, on 5 year dividend policies of 1901		41,986.00
Dividends apportioned, payable to policy-holders subsequent to 1906.		
On 5 year dividend policies issued in 1898 and 1903		23,710.00
On 5 year dividend policies issued in 1899 and 1904		21,516.00
On 5 year dividend policies issued in 1902		33,190.00
Extra reserve on life annuities		5,912.00
Total		$ 24,633,285.00
Unassigned funds—surplus		2,636,850.00
Total liabilities		$ 27,270,135.00

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	16,866	$ 44,402,377.00	21,443	$53,081,075.00	2,038	$ 5,984,706.00	$ 1,693,250.00	40,347	$105,161,408.00
Issued during year	4,366	10,853,665.00	1,584	2,871,800.00	749	1,890,607.00	218,567.00	6,699	15,834,639.00
Revived during year	22	96,900.00	12	24,700.00	1	1,000.00		35	122,600.00
Increased during year		40,477.00		28,232.00		1,776.00			70,485.00
Total before transfers	21,254	55,393,419.00	23,039	56,005,807.00	2,788	7,878,089.00			
Transfers, deductions	11	32,200.00	13	26,000.00	13	73,450.00			
Transfers, additions	26	82,350.00	11	49,300.00					
Balance of transfers	15	50,150.00	2	23,300.00	13	73,450.00			
Total after transfers	21,269	55,443,569.00	23,037	56,029,107.00	2,775	7,804,639.00	1,911,817.00	47,081	121,189,132.00
Deduct ceased:									
By death	182	704,335.00	176	616,841.00	18	47,000.00	27,766.00	376	1,395,942.00
By maturity			138	412,283.00			16,483.00	138	428,766.00
By expiry	2	4,500.00			38	100,459.00	17,282.00	40	122,241.00
By surrender	241	520,147.00	468	1,089,153.00	61	201,832.00	61,296.00	770	1,872,428.00
By lapse	907	2,060,185.00	378	589,350.00	209	565,822.00		1,494	3,215,357.00
By decrease		464,789.00		245,189.00	38	285,089.00		38	995,067.00
Total terminated	1,332	3,753,956.00	1,160	2,952,816.00	364	1,200,202.00	122,827.00	2,856	8,029,801.00
Outstanding December 31, 1905	19,937	51,689,613.00	21,877	53,076,291.00	2,411	6,604,437.00	1,788,990.00	44,225	113,159,331.00
Policies re-insured									1,506,000.00

EXHIBIT OF ANNUITIES.—In force December 31, 1905: Number, 13; representing in annual payments $3,403.64.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	675	$ 1,148,859.00
Policies issued during the year	178	237,724.00
Total	853	$ 1,386,583.00
Deduct ceased to be in force during the year	77	109,619.00
Policies in force December 31, 1905	776	$ 1,276,964.00
Losses and claims unpaid December 31, 1904	3	4,625.00
Losses and claims incurred during the year	13	7,759.02
Total	16	$ 12,384.02
Losses and claims settled during the year, in cash, $12,384.02; by compromise, $500.00	16	12,384.02
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		42,780.96

STATE LIFE INSURANCE COMPANY OF INDIANA.

Incorporated September 5, 1894. Commenced Business September 24, 1894.

ANDREW M. SWEENEY, President. WILBER S. WYNN, Secretary.

Home Office, State Life Building, Indianapolis, Indiana.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,877,019.74

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $4,295.72 for first year's re-insurance	$ 958,289.52	
Surrender values applied to pay first year's premiums	2,923.89	
Dividends applied to purchase paid-up additions and annuities	8,612.25	
Surrender values applied to purchase paid-up insurance and annuities	18,023.64	
Total new premiums	$ 987,849.30	
Renewal premiums without deduction for commissions or other expenses, less $2,163.17 for re-insurance on renewals	1,469,240.51	
Dividends applied to pay renewal premiums	64,137.29	
Consideration for annuities involving life contingencies	130.00	
Total renewal premiums	$ 1,533,507.80	
Total premium income		2,521,357.10
Consideration for supplementary contracts not involving life contingencies		131.25
Interest on mortgage loans	$ 58,461.10	
Interest on collateral loans	4.20	
Interest on bonds and dividends on stocks	1,620.33	
Interest on premium notes, policy loans or liens	48,571.07	
Interest on other debts due the company	1,943.16	
Rent from company's property, including $11,346.00 for company's own occupancy	95,568.49	
Total interest and rents		206,168.35

Partial payments on voided notes		$ 2,252.76
Internal revenue		1.60
Total income		$ 2,729,911.06
Sum of both amounts		$ 5,069,930.80

DISBURSEMENTS.

For death claims (less $10,000.00 re-insurance)	$ 383,844.42	
Net amount paid for losses		$ 383,844.42
Premium notes voided by lapse		37,072.75
Surrender values paid in cash		118,398.12
Surrender values applied to pay new premiums		2,923.89
Surrender values applied to purchase paid-up insurance and annuities		18,023.64
Dividends paid to policy-holders in cash		3,581.89
Dividends applied to pay renewal premiums		64,137.29
Dividends applied to purchase paid-up additions and annuities		8,612.25
Total paid policy-holders		$ 636,594.25
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $559,903.10; renewal premiums, $136,264.54		696,167.64
Salaries and allowances for agencies, including managers, agents and clerks		36,501.08
Agency supervision, traveling and all other expenses		28,103.53
Medical examiners' fees		35,005.40
Inspection of risks		10,083.19
Salaries and all other compensation of officers and Home Office employees		133,346.37
Rent, including $11,346.00 for company's own occupancy		22,030.54
Advertising, $6,776.21; printing and stationery, $19,472.02; postage, $7,938.19		34,186.42
Legal expenses		21,512.80
Furniture, fixtures and safes		6,579.40
Insurance taxes, licenses and department fees		42,135.57
Taxes on real estate		11,711.18
Repairs and expenses (other than taxes) on real estate		39,115.93
Loss on sale or maturity of ledger assets		75.65
Taxes on investments		2,279.96
Investment expense		30.25
Miscellaneous expense		6,828.16
Total disbursements		1,762,287.32
Balance		$ 3,844,643.48

LEDGER ASSETS.

Book value of real estate	$ 994,585.38	
Mortgage loans on real estate	1,488,078.00	
Loans secured by pledge of bonds, stocks or other collateral	5,000.00	
Loans made to policy-holders on this company's policies, assigned as collateral	857,808.26	
Premium notes on policies in force	52,081.33	
Book value of bonds	121,607.50	
Deposited in trust companies and banks on interest	225,253.04	
Cash in company's office	6,889.11	
Agents' balances	93,340.86	
Total ledger assets		$ 3,844,643.48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 21,471.28
Interest accrued on bonds	940.50
Interest accrued on collateral loans	229.52

Interest accrued on other assets		$ 51.85	
Rents due and accrued on company's property or lease		316.25	
Total rents and interest due and accrued			$ 23,009.40
Market value of real estate over book value			107,432.64
	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 248,491.28	$ 118,251.92	
Gross deferred premiums on policies in force December 31, 1905	7,559.01	56,349.29	
Total	$ 256,050.29	$ 174,601.21	
Deduct loading, ---- per cent.	143,388.16	34,634.48	
Net amount of uncollected and deferred premiums	$ 112,662.13	$ 139,966.73	252,628.86
Gross assets			$ 4,227,714.38

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 93,340.86	
Premium notes or loans on policies in excess of net value of their policies	6,913.22	
Book value of ledger assets over market value, viz.: Bonds	778.00	
Total		101,032.08
Total admitted assets		$ 4,126,682.30

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Indiana Insurance Department on the Actuaries' Combined Experience and American Experience Tables of Mortality with 3 and 4 per cent. interest	$ 3,437,598.00	
Same for annuities (including those in reduction of premiums)	716.00	
Total	$ 3,438,314.00	
Deduct net value of risks of this company re-insured in other solvent companies	3,146.00	
Net reserve		$ 3,435,168.00
Claims for death losses in process of adjustment or adjusted and not due	$ 15,500.00	
Claims for death losses which have been reported and no proofs received	22,000.00	
Claims for death losses and other policy claims resisted by the company	15,500.00	
Total policy claims		53,000.00
Premiums paid in advance		22,559.66
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		8,055.24
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		2,582.71
Total		$ 3,521,365.61
Unassigned funds—surplus		605,316.69
Total liabilities		$ 4,126,682.30

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	15,460	$41,229,505.00	573	$ 904,318.00	4,266	$13,000,698.00	$	20,259	$ 55,134,521.00
Issued during year	7,807	19,770,413.00	557	1,288,828.00	897	2,109,493.00		9,261	23,168,734.00
Revived during year	140	470,000.00	13	52,715.00	23	41,629.00		176	564,344.00
Increased during year									
Total before transfers	23,407	61,469,918.00	1,143	2,245,861.00	5,146	15,151,820.00			
Transfers, deductions	280	644,500.00	4	10,000.00	27	114,454.00			
Transfers, additions					311	768,954.00			
Balance of transfers	280	644,500.00	4	10,000.00	284	654,500.00			
Total after transfers	23,127	60,825,418.00	1,139	2,235,861.00	5,430	15,806,320.00		29,696	78,867,599.00
Deduct ceased:									
By death	99	308,500.00	2	4,000.00	30	89,735.00		131	402,235.00
By maturity									
By expiry	2,685	6,038,260.00	105	222,000.00	608	1,265,500.00		3,398	7,525,760.00
By surrender	408	1,320,495.00	26	64,000.00	66	366,336.00		500	1,750,831.00
By lapse	150	255,759.00	19	26,120.00	224	503,590.00		393	785,469.00
By decrease									
Total terminated	3,342	7,923,014.00	152	316,120.00	928	2,225,161.00		4,422	10,464,295.00
Outstanding December 31, 1905	19,785	52,902,404.00	987	1,919,741.00	4,502	13,581,159.00		25,274	68,403,304.00
Policies re-insured									

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 1; representing in annual payments $100.00.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	987	$ 1,728,991.00
Policies issued during the year	442	580,416.00
Total	1,429	$ 2,309,407.00
Deduct ceased to be in force during the year	302	496,780.00
Policies in force December 31, 1905	1,127	$ 1,812,627.00
Losses and claims unpaid December 31, 1904	2	4,000.00
Losses and claims incurred during the year	9	16,000.00
Total	11	$ 20,000.00
Losses and claims settled during the year, in cash, $17,678.80; by compromise, $1,321.20	10	19,000.00
Losses and claims unpaid December 31, 1905	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		56,883.97

STATE MUTUAL LIFE INSURANCE COMPANY OF GEORGIA.

Incorporated October 29, 1898. Commenced Business October 29, 1898.

CHARLES R. PORTER, President. A. C. WADSWORTH, Secretary.

Home Office, State Mutual Building, Broad Street, Rome, Ga.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 264,856.39

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 78,932.80	
Total new premiums	$ 78,932.80	
Renewal premiums without deduction for commissions or other expenses	89,253.07	
Dividends applied to pay renewal premiums	5,046.19	
Total renewal premiums	$ 94,299.26	
Total premium income		173,232.06
Interest on mortgage loans	$ 771.92	
Interest on bonds and dividends on stocks	4,142.30	
Interest on premium notes, policy loans or liens	2,235.66	
Interest on other debts due the company	2,829.39	
Rent from company's property, including $1,499.32 for company's own occupancy	2,609.42	
Total interest and rents		12,588.69
Profit on sale or maturity of ledger assets		1,037.16
Advance reserve		65,315.00
Borrowed money		10,000.00
Total income		$ 262,172.91
Sum of both amounts		$ 527,029.30

DISBURSEMENTS.

For death claims	$ 21,486.00	
Net amount paid for losses		$ 21,486.00
Surrender values paid in cash		4,800.90
Dividends applied to pay renewal premiums		5,046.19
Total paid policy-holders		$ 31,333.09
Commissions and bonuses to agents (less commission on re-insurance) first year's premiums, $53,227.18; renewal premiums, $11,035.59		64,262.77
Salaries and allowances for agencies, including managers, agents and clerks		11,282.53
Agency supervision, traveling and all other expenses		7,862.74
Medical examiners' fees		4,249.50
Salaries and all other compensation of officers and Home Office employees		11,887.87
Rent, including $1,499.32 for company's own occupancy		2,568.46
Advertising, $2,045.79; printing and stationery, $4,736.65; postage, $680.96		7,463.40
Legal expenses		2,408.76
Insurance taxes, licenses and department fees		2,379.20
Office expense		1,755.25
Exchange and discount		944.46
Fire insurance		264.26
Total disbursements		$ 148,662.29
Balance		$ 378,367.01

LEDGER ASSETS.

Book value of real estate	$ 24,831.32	
Mortgage loans on real estate	27,095.00	
Loans made to policy-holders on this company's policies, assigned as collateral	47,623.27	
Premium notes on policies in force	9,531.62	
Book value of bonds and stocks	123,653.78	
Cash in company's office	12,962.23	
Deposited in banks (not on interest)	26,969.12	
Bills receivable	49,639.67	
Agents' balances	52,690.93	
Furniture and fixtures	3,370.07	
Total ledger assets		$ 378,367.01

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,005.70	
Interest accrued on bonds and stocks	100.00	
Interest due and accrued on premium notes, policy loans or liens	203.27	
Interest due and accrued on other assets	278.18	
Total interest due and accrued		1,587.15
Market value of real estate over book value		2,500.00
Market value of bonds and stocks over book value		4,416.22

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$	$ 3,304.20	
Gross deferred premiums on policies in force December 31, 1905		13,211.05	
Total	$	$ 16,515.25	
Deduct loading, 20 per cent.		303.05	
Net amount of uncollected and deferred premiums	$		15,212.20
Gross assets			$ 402,082.58

DEDUCT ASSETS NOT ADMITTED.

Supplies, furniture, fixtures, etc.	$ 3,370.07	
Agents' debit balances	52,690.93	
Bills receivable	49,639.67	
Total		$ 105,700.67
Total admitted assets		$ 296,381.91

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company's Actuary on the American Table of Mortality with 3 and 3½ per cent. interest	$ 55,425.00	
Same for annuities (including those in reduction of premiums)	106,002.00	
Net reserve		$ 161,427.00
Claims for death losses which have been reported and no proofs received	$ 1,000.00	
Total policy claims		1,000.00
Premiums paid in advance		795.49
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		3,439.07
Borrowed money and interest thereon		10,000.00
Total		$ 176,661.56
Unassigned funds—surplus		119,720.35
Total liabilities		$ 296,381.91

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year		$		$	1,087	$ 2,433,000.00	$	1,087	$ 2,433,000.00
Issued during year	616	1,461,750.00	7	12,000.00	415	793,250.00		1,038	2,267,000.00
Revived during year					13	39,500.00		13	39,500.00
Increased during year									
Total before transfers									
Transfers, deductions									
Transfers, additions									
Balance of transfers									
Total after transfers	616	1,461,750.00	7	12,000.00	1,515	3,265,750.00		2,138	4,739,500.00
Deduct ceased:									
By death	1	1,000.00			12	33,000.00		13	34,000.00
By maturity									
By expiry									
By surrender									
By lapse									
By decrease									
Total terminated	1	1,000.00			12	33,000.00		13	34,000.00
Outstanding December 31, 1905	615	1,461,750.00	7	12,000.00	1,043	2,322,750.00		1,665	3,795,500.00
Policies re-insured									

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	60	$ 85,500.00
Policies issued during the year	26	30,000.00
Total	86	$ 115,500.00
Deduct ceased to be in force during the year	50	66,000.00
Policies in force December 31, 1905	36	$ 49,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		1,400.00

SUN LIFE ASSURANCE COMPANY OF THE DOMINION OF CANADA.

Incorporated, 1865. Commenced Business May, 1871.

R. MACAULAY, President. T. B. MACAULAY, Secretary.

Home Office, 1766 Notre Dame Street, Montreal, Canada.

CAPITAL STOCK.

Amount of capital paid up in cash, $105,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 16,759,015.04

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $860.00, for first year's re-insurance	$ 785,549.49	
Thrift Department	18,729.24	
Dividends applied to purchase paid-up additions and annuities	50,840.78	
Consideration for original annuities involving life contingencies	344,026.17	
Total new premiums	$ 1,199,145.68	
Renewal premiums without deduction for commissions or other expenses, less $379.35 for re-insurance on renewals	2,990,861.34	
Dividends applied to pay renewal premiums	31,833.13	
Surrender values applied to pay renewal premiums	2,600.50	
Consideration for annuities involving life contingencies	650.35	
Renewal premiums—Thrift Department	75,931.10	
Total renewal premiums	$ 3,101,876.42	
Total premium income		4,301,022.10
Interest on mortgage loans, Interest on collateral loans, Interest on bonds and dividends on stocks, Interest on premium notes, policy loans or liens, Interest on other debts due the company, Discount on claims paid in advance	$ 958,424.29	
Rent from company's property, including $2,500.00 for company's own occupancy	20,162.71	
Total interest and rents		978,424.29

Profit on sale or maturity of ledger assets		$ 437,930.02
Premiums from combined accident policies		115.82
Total income		$ 5,717,492.23
Sum of both amounts		$ 22,476,507.27

DISBURSEMENTS.

For death claims, $836,133.20; additions, $15,374.94	$ 851,508.14	
For matured endowments, $272,529.72; additions, $14,863.66	287,393.38	
Net amount paid for losses and matured endowments		$ 1,138,901.52
For annuities involving life contingencies		105,174.11
Surrender values paid in cash		232,823.86
Surrender values to pay renewal premiums		2,600.50
Dividends paid to policy-holders in cash		83,904.39
Dividends applied to pay renewal premiums		31,833.13
Dividends applied to purchase paid-up additions and annuities		50,840.78
Total paid policy-holders		$ 1,646,078.29
Paid for claims on supplementary contracts not involving life contingencies		2,198.74
Paid stockholders for interest or dividends		15,750.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $508,421.44; renewal premiums, $181,705.65		690,127.09
Salaries and allowances for agencies, including managers, agents and clerks		190,751.16
Agency supervision, traveling and all other expenses		32,003.74
Medical examiners' fees		56,559.05
Inspection of risks		2,000.00
Salaries and all other compensation of officers and Home Office employees		94,442.95
Rent, including $2,500.00 for company's own occupancy		28,060.73
Advertising, $12,389.40; printing and stationery, $26,329.65; postage, $9,201.09; sundries, $4,111.43		62,031.57
Legal expenses		5,423.33
Furniture, fixtures and safes		5,200.40
Insurance taxes, licenses and department fees		38,513.57
Directors' and auditors' fees		14,121.32
Thrift Department expenses		34,908.92
Accident Department expense		14.47
Claims		8.75
Total disbursements		2,918,194.08
Balance		$ 19,558,313.19

LEDGER ASSETS.

Book value of real estate	$ 1,056,597.83	
Mortgage loans on real estate	2,272,140.46	
Loans secured by pledge of bonds, stocks or other collateral	1,789,759.38	
Loans made to policy-holders on this company's policies, assigned as collateral	1,731,760.18	
Premium notes on policies in force	438.59	
Book value of bonds and stocks	11,524,771.22	
Deposited in trust companies and banks on interest	928,839.22	
Cash in company's office	89,542.44	
Deposited in banks (not on interest)	67,097.28	
Cash deposited with Japanese Government	74,700.00	
Ground rents	38,640.00	
Total	$19,569,286.60	
Deduct ledger liabilities	10,973.41	
Total ledger assets		$ 19,558,313.19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 53,367.47	
Interest due and accrued on bonds and stocks	145,513.00	
Interest accrued on collateral loans	279.50	
Interest due and accrued on premium notes, policy loans or liens	3,651.77	
Rents due and accrued on company's property or lease	10,215.58	
Total rents and interest due and accrued		$ 213,027.32
Market value of bonds and stocks over book value		1,054,802.92

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 144,421.79	$ 274,491.26	
Gross deferred premiums on policies in force December 31, 1905	45,693.72	161,374.86	
Total	$ 190,115.51	$ 435,866.12	
Deduct loading, 35 and 20 per cent.	66,540.43	87,173.22	
Net amount of uncollected and deferred premiums	$ 123,575.08	$ 348,692.90	472,267.98
Total admitted assets			$ 21,298,411.41

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Institute of Actuaries' H. M. Table of Mortality, with 3½ per cent. interest	$17,328,266.81	
Same for reversionary additions	440,462.20	
Same for annuities (including those in reduction of premiums)	1,277,835.61	
Total	$19,046,564.62	
Deduct net value of risks of this company re-insured in other solvent companies	3,637.99	
Net reserve		$ 19,042,926.63
Present value of amounts not yet due on supplementary contracts not involving life contingencies		68,322.61
Claims for death losses in process of adjustment or adjusted and not due	$ 120,699.75	
Claims for death losses which have been reported and no proofs received	115,397.87	
Claims for matured endowments in process of adjustment	7,149.00	
Due and unpaid on annuity claims involving life contingencies	7,499.04	
Total policy claims		250,745.66
Premiums paid in advance		57,272.29
Unpaid dividends to stockholders due January 1, 1906		7,875.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		30,501.14
Unearned premiums—Accident Department		69.49
Total		$ 19,457,712.82
Capital stock		105,000.00
Unassigned funds—surplus		1,735,698.59
Total liabilities		$ 21,298,411.41

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	35,482	$ 47,648,147.00	28,292	$33,451,810.00	3,155	$ 1,102,219.00	$ 659,188.00	66,929	$ 82,861,364.00
Issued during year	7,509	11,264,924.00	5,865	6,908,015.00	635	116,570.00	64,609.00	14,009	18,354,118.00
Revived during year	260	265,157.00	128	138,472.00	53	8,652.00	2,510.00	441	414,791.00
Increased during year		25,916.00		213,060.00		56,882.00			295,858.00
Total before transfers	43,251	59,204,144.00	34,285	40,711,357.00	3,843	1,284,323.00	726,307.00	81,379	101,926,131.00
Transfers, deductions	179	232,823.00	239	458,761.00	13	7,570.00	570.00	431	699,724.00
Transfers, additions	85	156,374.00	147	293,655.00	2	600.00		234	450,629.00
Balance of transfers	94	76,449.00	92	165,106.00	11	6,970.00	570.00	197	249,095.00
Total after transfers	43,157	59,127,695.00	34,193	40,546,251.00	3,832	1,277,353.00	725,737.00	81,182	101,677,036.00
Deduct ceased:									
By death	407	608,323.00	261	340,158.00	32	19,519.00	14,984.00	200	982,984.00
By maturity			282	274,883.00			15,142.00	282	290,025.00
By expiry				72,035.00	20	42,728.00		20	114,763.00
By surrender	709	959,622.00	571	773,626.00	6	4,261.00	21,804.00	1,286	1,759,313.00
By lapse	3,027	3,266,967.00	1,769	1,460,077.00	657	86,315.00	426.00	5,453	4,813,785.00
By decrease		127,285.00		61,046.00		159.00			188,490.00
Total terminated	4,143	4,962,197.00	2,883	2,981,825.00	715	152,982.00	52,356.00	7,741	8,149,360.00
Outstanding December 31, 1905	39,014	54,165,498.00	31,310	37,564,426.00	3,117	1,124,371.00	673,381.00	73,441	93,527,676.00
Policies re-insured	4	40,383.00						4	40,383.00

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	1,558	$ 832,586.60
Policies issued during the year	377	309,390.75
Total	1,935	$ 1,141,977.35
Deduct ceased to be in force during the year	706	384,382.70
Policies in force December 31, 1905	1,229	$ 757,594.65
Losses and claims incurred during the year	16	5,822.61
Total	16	$ 5,822.61
Losses and claims settled during the year, in cash, $2,060.54; by compromise, $1,668.67	13	3,729.21
Losses and claims unpaid December 31, 1905	3	2,093.40
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		25,381.32

THE TRAVELERS' INSURANCE COMPANY OF CONNECTICUT.

Incorporated January 17, 1863. Commenced Business July 1, 1866.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year ..... $ 34,080,215.51

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $11,434.75 for first year's re-insurance	$ 841,907.98	
Dividends applied to purchase paid-up additions and annuities	9,376.00	
Consideration for original annuities involving life contingencies	33,180.03	
Total new premiums	$ 884,464.01	
Renewal premiums without deduction for commissions or other expenses, less $126,909.61 for re-insurance on renewals	4,506,180.94	
Dividends applied to pay renewal premiums	8,994.53	
Surrender values applied to pay renewal premiums	99.66	
Consideration for annuities involving life contingencies	1,214.34	
Total renewal premiums	$ 4,516,489.47	
Total premium income		5,400,953.48
Consideration for supplementary contracts not involving life contingencies		506,278.28
Interest on mortgage loans	$ 483,273.86	
Interest on collateral loans	50,263.30	
Interest on bonds and dividends on stocks	939,520.81	
Interest on premium notes, policy loans or liens	139,594.32	
Interest on other debts due the company	46,107.25	
Discount on claims paid in advance	3,850.26	

Rent from company's property, including $25,000.00 for company's own occupancy	$ 83,330.97	
Total interest and rents		$ 1,745,940.77
Total income		$ 7,653,172.53
Sum of both amounts		$ 41,733,388.04

DISBURSEMENTS.

For death claims (less $119,500.00 re-insurance)	$ 1,964,129.77	
For matured endowments (less $3,023.07 re-insurance)	658,103.11	
Net amount paid for losses and matured endowments		$ 2,622,232.88
For annuities involving life contingencies		23,222.53
Surrender values paid in cash		227,975.66
Surrender values to pay renewal premiums		99.66
Dividends applied to pay renewal premiums		8,994.53
Dividends applied to purchase paid-up additions and annuities		9,376.00
Total paid policy-holders		$ 2,891,901.26
Paid for claims on supplementary contracts not involving life contingencies		130,443.24
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $420,052.28; renewal premiums, $219,387.35; annuities, $1,445.88		640,885.51
Commuting renewal commission		10,000.00
Salaries and allowances for agencies, including managers, agents and clerks		68,342.79
Agency supervision, traveling and all other expenses		34,696.36
Medical examiners' fees		49,354.87
Inspection of risks		3,913.63
Salaries and all other compensation of officers and Home Office employees		143,691.30
Rent, including $10,000.00 for company's own occupancy		31,128.82
Advertising, $10,402.34; printing and stationery, $18,338.03; postage, $16,539.03		45,279.40
Legal expenses		4,909.42
Furniture, fixtures and safes		426.10
Insurance taxes, licenses and department fees		68,479.93
Taxes on real estate		15,758.30
Repairs and expenses (other than taxes) on real estate		111,006.18
Loss on sale or maturity of ledger assets		174,787.03
Miscellaneous items		10,261.99
Total disbursements		4,435,266.15
Balance		$ 37,298,121.89

LEDGER ASSETS.

Home office property	$ 477,876.89	
Book value of real estate	419,473.14	
Mortgage loans on real estate	9,909,991.49	
Loans secured by pledge of bonds, stocks or other collateral	868,129.34	
Loans made to policy-holders on this company's policies, assigned as collateral	3,192,366.33	
Premium notes on policies in force	15,260.56	
Book value of bonds and stocks	21,698,899.50	
Deposited in trust companies and banks on interest	698,492.85	
Cash in company's office	6,130.82	
Agents' balances	11,500.97	
Total ledger assets		$ 37,298,121.89

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 137,965.63	
Interest accrued on bonds and stocks	326,166.91	
Interest accrued on collateral loans	15,038.33	
Total rents and interest due and accrued		$ 479,170.87
Market value of bonds and stocks over book value		576,823.43

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 9,789.67	$ 246,539.78	
Gross deferred premiums on policies in force December 31, 1905	48,778.58	459,905.11	
Total	$ 58,568.25	$ 706,444.89	
Deduct loading, 8¼ per cent.	4,831.88	58,281.70	
Net amount of uncollected and deferred premiums	$ 53,736.37	$ 648,163.19	701,899.56
Gross assets			$ 39,056,015.75

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		11,500.97
Total admitted assets		$ 39,044,514.78

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the American Experience Table of Mortality with 3 and 3½ per cent. interest	$34,928,819.00	
Same for reversionary additions	11,971.00	
Same for annuities (including those in reduction of premiums)	215,341.00	
Total	$35,156,131.00	
Deduct net value of risks of this company re-insured in other solvent companies	805,637.00	
Net reserve		$ 34,350,494.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		2,230,352.28
Claims for death losses in process of adjustment or adjusted and not due	$ 32,198.00	
Claims for death losses which have been reported and no proofs received	141,783.41	
Claims for matured endowments due and unpaid	3,229.00	
Claims for death losses and other policy claims resisted by the company	13,000.00	
Total policy claims		190,210.41
Premiums paid in advance		50,388.11
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon		321.42
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		15,000.00
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		779.32
Total		$ 36,837,545.54
Unassigned funds—surplus		2,206,969.24
Total liabilities		$ 39,044,514.78

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	35,793	$91,572,340.00	17,959	$39,409,465.00	6,138	$14,093,743.00	$ 1,964.00	59,890	$145,077,512.00
Issued during year	5,994	13,374,748.00	3,271	5,961,648.00	388	1,344,955.00	17,505.00	9,653	20,698,856.00
Revived during year	64	120,161.00	43	60,495.00	12	15,838.00		119	196,494.00
Increased during year		8,657.00		4,261.00					12,918.00
Total before transfers	41,851	105,075,906.00	21,273	45,435,869.00	6,538	15,454,536.00	19,469.00	69,662	165,985,780.00
Transfers, deductions	296	722,283.00	104	169,250.00	88	224,956.00		488	1,116,489.00
Transfers, additions	72	194,466.00	34	62,777.00	382	859,246.00		488	1,116,489.00
Balance of transfers	224	527,817.00	70	106,473.00	294	634,290.00			
Total after transfers	41,627	104,548,089.00	21,203	45,329,396.00	6,832	16,088,826.00	19,469.00	69,662	165,985,780.00
Deduct ceased:									
By death	573	1,629,846.00	137	318,329.00	48	196,050.00	108.00	758	2,144,333.00
By maturity			300	644,059.00		11,888.00		300	655,947.00
By expiry					188	421,072.00		188	421,072.00
By surrender	403	1,153,350.00	337	650,125.00	97	373,419.00	460.00	837	2,177,354.00
By lapse	1,541	2,975,788.00	776	1,171,130.00	364	667,385.00	263.00	2,681	4,814,566.00
By decrease		263,623.00		116,630.00		105,786.00			486,039.00
Total terminated	2,517	6,022,607.00	1,550	2,900,273.00	697	1,775,600.00	831.00	4,764	10,699,311.00
Outstanding December 31, 1905	39,110	98,525,482.00	19,653	42,429,123.00	6,135	14,313,226.00	18,638.00	64,898	155,286,469.00
Policies re-insured	223	2,086,145.00	52	513,995.00	177	2,465,118.00		452	5,065,258.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 104; representing in annual payments $30,139.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	710	$ 1,973,979.00
Policies issued during the year	92	285,165.00
Total	802	$ 2,259,144.00
Deduct ceased to be in force during the year	38	64,625.00
Policies in force December 31, 1905	764	$ 2,194,519.00
Losses and claims incurred during the year	7	5,202.00
Total	7	$ 5,202.00
Losses and claims settled during the year	7	5,202.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		57,957.74

UNION CENTRAL LIFE INSURANCE COMPANY OF OHIO.

Incorporated 1867. Commenced Business 1867.

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

Home Office, 353 West Fourth Street, Cincinnati, Ohio.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 41,830,746.02

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $43,571.52 for first year's re-insurance	$ 1,330,240.75	
Dividends applied to purchase paid-up additions and annuities	166,967.55	
Surrender values applied to purchase paid-up insurance and annuities	77,092.18	
Consideration for original annuities involving life contingencies	16,674.96	
Total new premiums	$ 1,590,975.44	
Renewal premiums without deduction for commissions or other expenses, less $204,876.73 for re-insurance on renewals	6,307,761.95	
Dividends applied to pay renewal premiums	287,416.06	
Surrender values applied to pay renewal premiums	42,380.19	
Total renewal premiums	$ 6,637,558.20	
Total premium income		8,228,533.64
Consideration for supplementary contracts not involving life contingencies		92,626.52
Interest on mortgage loans	$ 2,239,870.16	
Interest on bonds	500.00	
Interest on premium notes, policy loans or liens	381,506.10	

Interest on other debts due the company	$ 48,939.22	
Rent from company's property, including $7,200.00 for company's own occupancy	28,779.90	
Total interest and rents		$ 2,699,595.38
Total income		$ 11,020,755.54
Sum of both amounts		$ 52,851,501.56

DISBURSEMENTS.

For death claims (less $80,000.00 re-insurance), $1,595,162.59; additions, $9,045.02	$ 1,604,207.61	
For matured endowments $468,356.00; additions, $8,005.32	476,361.32	
Net amount paid for losses and matured endowments		$ 2,080,568.93
For annuities involving life contingencies		21,221.31
Premium notes voided by lapse		262,634.78
Surrender values paid in cash		221,382.47
Surrender values to pay renewal premiums		42,380.19
Surrender values applied to purchase paid-up insurance and annuities		77,092.18
Dividends paid to policy-holders in cash		237,493.38
Dividends applied to pay renewal premiums		287,416.06
Dividends applied to purchase paid-up additions and annuities		166,967.55
Total paid policy-holders		$ 3,397,156.85
Paid for claims on supplementary contracts not involving life contingencies		21,743.52
Paid stockholders for interest or dividends		10,000.00
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $633,979.80; renewal premiums, $430,524.71; annuities, $833.74		1,065,338.25
Commuting renewal commission		15,517.83
Salaries and allowances for agencies, including managers, agents and clerks		45,889.38
Agency supervision, traveling and all other expenses		32,685.37
Medical examiners' fees		68,362.50
Salaries and all other compensation of officers and Home Office employees		182,781.93
Rent, including $7,200.00 for company's own occupancy		34,196.77
Advertising, $18,855.00; printing and stationery, $35,497.17; postage, $10,074.05		64,426.22
Legal expenses		8,295.99
Furniture, fixtures and safes		4,582.56
Insurance taxes, licenses and department fees		140,214.94
Taxes on real estate		6,421.08
Repairs and expenses (other than taxes) on real estate		19,313.18
General expense		13,824.05
Mortgage loan expense		226,673.83
Real estate loss		2,191.47
Loss on accounts		3,896.23
Total disbursements		5,363,511.95
Balance		$ 47,487,989.61

LEDGER ASSETS.

Book value of real estate	$ 552,352.34
Mortgage loans on real estate	40,317,152.07
Loans made to policy-holders on this company's policies, assigned as collateral	4,511,759.37
Premium notes on policies in force	1,725,460.36
Book value of bonds	10,000.00

Deposited in banks (not on interest)	$ 140,302.52	
Bills receivable	94,902.19	
Agents' balances	136,060.76	
Total ledger assets		$ 47,487,989.61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,438,450.49	
Interest due and accrued on premium notes, policy loans or liens	218,362.22	
Rents due and accrued on company's property or lease	1,646.47	
Total rents and interest due and accrued		1,658,459.18
Market value of real estate over book value		40,143.51
Market value of bonds and stocks over book value		300.00

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 4,619.83	$ 430,700.52	
Gross deferred premiums on policies in force December 31, 1905	8,129.79	97,256.12	
Total	$ 12,749.62	$ 527,956.64	
Deduct loading, 20 per cent.	2,549.92	105,591.33	
Net amount of uncollected and deferred premiums	$ 10,199.70	$ 422,365.31	432,565.01
Gross assets			$ 49,619,457.31

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 143,410.40	
Bills receivable	94,902.19	
Reduction of 10 per cent. on book value of real estate to cover possible shrinkage	55,235.23	
Total		293,547.82
Total admitted assets		$ 49,325,909.49

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' Table of Mortality, with 4 per cent. interest for years of issue up to and including 1900 and on the American Table of Mortality with 3½ per cent. interest for issue of subsequent years	$40,077,689.00	
Same for reversionary additions	570,223.00	
Same for annuities (including those in reduction of premiums)	190,725.00	
Total	$40,838,637.00	
Deduct net value of risks of this company re-insured in other solvent companies	555,402.00	
Net reserve		$ 40,283,235.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		324,984.00
Claims for death losses in process of adjustment or adjusted and not due	$ 25,000.00	
Claims for death losses which have been reported and no proofs received	67,676.00	
Claims for death losses and other policy claims resisted by the company	34,000.00	
Total policy claims		126,676.00

Premiums paid in advance		$ 83,768.73
Commissions due to agents on premium notes when paid		234,097.53
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		36,854.19
Net amount unpaid and deferred premiums on re-insured policies		32,586.89
Total		$ 41,122,202.34
Capital stock		100,000.00
Accumulations credited to special forms of policies	$ 5,873,375.00	
General surplus	2,493,039.11	
		8,103,707.15
Total liabilities		$ 49,325,909.49

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	97,300	$ 175,505,716.00	15,847	$25,666,152.00	2,636	$ 7,447,321.00	$ 794,104.00	115,873	$209,413,293.00
Issued during year	12,432	24,251,675.00	4,357	6,956,850.00	830	2,909,190.00	283,231.00	17,619	34,400,946.00
Revived during year	232	423,848.00	67	96,850.00	16	63,350.00	----------	315	584,048.00
Increased during year	----------	----------	----------	----------	----------	----------	----------	----------	----------
Total before transfers	110,054	200,181,239.00	20,271	32,719,852.00	3,482	10,419,861.00	----------	----------	----------
Transfers, deductions	310	514,427.00	124	248,000.00	74	208,387.00	----------	----------	----------
Transfers, additions	159	370,037.00	72	152,455.00	277	448,322.00	----------	----------	----------
Balance of transfers	151	144,390.00	52	95,545.00	203	239,935.00	----------	----------	----------
Total after transfers	109,903	200,036,849.00	20,219	32,624,307.00	3,685	10,659,796.00	1,077,335.00	133,807	244,398,287.00
Deduct ceased:									
By death	757	1,431,456.00	98	182,950.00	18	66,000.00	9,045.00	873	1,689,451.00
By maturity	253	445,400.00	144	221,333.00	----------	----------	8,005.00	397	674,738.00
By expiry	----------	----------	----------	----------	293	558,700.00	----------	293	558,700.00
By surrender	397	906,461.00	72	117,510.00	70	173,850.00	24,932.00	539	1,222,753.00
By lapse	4,758	8,215,287.00	1,371	1,911,225.00	425	1,285,681.00	----------	6,554	11,412,193.00
By decrease	----------	520,604.00	----------	121,194.00	----------	84,613.00	----------	----------	726,411.00
Total terminated	6,165	11,519,208.00	1,685	2,554,212.00	806	2,168,844.00	41,982.00	8,656	16,284,246.00
Outstanding December 31, 1905	103,738	188,517,641.00	18,534	30,070,095.00	2,879	8,490,952.00	1,035,353.00	125,151	228,114,041.00
Policies re-insured	258	3,132,759.00	33	453,500.00	398	5,545,800.00	----------	689	9,132,059.00

EXHIBIT OF ANNUITIES.—In force December 31, 1905: Number, 83; representing in annual payments $22,713.44.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	3,433	$ 4,620,739.00
Policies issued during the year	431	585,700.00
Total	3,864	$ 5,206,439.00
Deduct ceased to be in force during the year	154	205,455.00
Policies in force December 31, 1905	3,710	$ 5,000,984.00
Losses and claims unpaid December 31, 1904	3	4,037.44
Losses and claims incurred during the year	25	55,549:36
Total	28	$ 59,586.80
Losses and claims settled during the year in cash	26	53,586.80
Losses and claims unpaid December 31, 1905	2	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		179,431.59

UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

Incorporated July 17, 1848. Commenced Business October 1, 1849.

FRED. E. RICHARDS, President. J. FRANK LANG, Secretary.

Home Office, 396 Congress Street, Portland, Maine.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 10,385,330.80

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses	$ 360,799.22	
Dividends applied to purchase paid-up additions and annuities	43,893.63	
Surrender values applied to purchase paid-up insurance and annuities	16,857.82	
Consideration for original annuities involving life contingencies	865.50	
Total new premiums	$ 422,416.17	
Renewal premiums without deduction for commissions or other expenses, less $969.64 for re-insurance on renewals	1,843,103.64	
Dividends applied to pay renewal premiums	44,132.47	
Surrender values applied to pay renewal premiums	6,438.80	
Total renewal premiums	$ 1,893,674.91	
Total premium income		2,316,091.08
Consideration for supplementary contracts not involving life contingencies		3,250.00
Premium notes, loans or liens restored by revival of policies		1,170.27
Interest on mortgage loans	$ 55,389.33	
Interest on collateral loans	52,004.01	
Interest on bonds and dividends on stocks	277,079.31	
Interest on premium notes, policy loans or liens	3,653.60	
Interest on other debts due the company	5,493.46	

Rent from company's property, including $10,518.34 for company's own occupancy	$ 64,945.70	
Total interest and rents		$ 458,565.41
Profit on sale or maturity of ledger assets		28,161.46
Profit and loss on bonds and stocks		24,971.22
Total income		$ 2,832,209.44
Sum of both amounts		$ 13,217,540.24

DISBURSEMENTS.

For death claims, $662,664.47; additions, $11,138.10	$ 673,802.57	
For matured endowments, $84,413.41; additions, $7,939.99	92,353.40	
Net amount paid for losses and matured endowments	$ 766,155.97	
For annuities involving life contingencies	2,239.51	
Premium notes voided by lapse	19,301.69	
Surrender values paid in cash	154,284.53	
Collateral loan on policy notes voided by lapse	21,845.46	
Surrender values to pay renewal premiums	6,438.80	
Surrender values applied to purchase paid-up insurance and annuities	16,857.82	
Dividends paid to policy-holders in cash	45,855.80	
Dividends applied to pay renewal premiums	44,132.47	
Dividends applied to purchase paid-up additions and annuities	43,893.63	
Total paid policy-holders		$ 1,121,005.68
Paid for claims on supplementary contracts not involving life contingencies	3,443.31	
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $234,517.76; renewal premiums, $122,664.30; annuities, $43.27	357,225.33	
Commuting renewal commission	1,694.67	
Salaries and allowances for agencies, including managers, agents and clerks	81,687.93	
Agency supervision, traveling and all other expenses	15,582.80	
Medical examiners' fees	37,269.88	
Salaries and all other compensation of officers and Home Office employees	93,849.67	
Rent, including $10,518.34 for company's own occupancy	31,092.61	
Advertising, $8,307.62; printing and stationery, $17,166.92; postage, $6,754.79	32,229.33	
Legal expenses	6,227.54	
Furniture, fixtures and safes	1,819.37	
Insurance taxes, licenses and department fees	43,693.22	
Taxes on real estate	11,688.24	
Repairs and expenses (other than taxes) on real estate	17,190.20	
Loss on sale or maturity of ledger assets	8,000.00	
Miscellaneous expenses	18,606.77	
Traveling expenses officers and clerks	1,372.67	
Profit and loss on real estate	21,767.00	
Profit and loss on mortgages	500.00	
Profit and loss on miscellaneous	5,463.25	
Total disbursements		1,911,409.47
Balance		$ 11,306,130.77

LEDGER ASSETS.

Book value of real estate	$ 1,214,341.94	
Mortgage loans on real estate	1,169,405.62	
Loans secured by pledge of bonds, stocks or other collateral	883,753.26	
Loans made to policy-holders on this company's policies, assigned as collateral	298,806.11	
Premium notes on policies in force	140,379.11	
Book value of bonds and stocks	7,522,075.32	
Deposited in trust companies and banks on interest	19,863.37	
Cash in company's office	345.10	
Deposited in banks (not on interest)	49,520.83	
Cash in transit December 31, 1905, since received	1,640.75	
Total ledger assets		$ 11,306,130.77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 22,117.86	
Interest accrued on bonds and stocks	63,532.45	
Interest accrued on collateral loans	3,516.18	
Interest due and accrued on premium notes, policy loans or liens	4,703.34	
Interest due and accrued on other assets	7,396.39	
Rents accrued on company's property or lease	1,913.93	
Total rents and interest due and accrued		103,180.15
Market value of bonds and stocks over book value		408,109.57

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 4,831.16	$ 145,077.96	
Gross deferred premiums on policies in force December 31, 1905	19,680.54	129,330.36	
Total	$ 24,511.70	$ 274,408.32	
Deduct loading, 20 per cent.	4,902.34	54,881.66	
Net amount of uncollected and deferred premiums	$ 19,609.36	$ 219,526.66	239,136.02
Forborne premiums to be deducted in settlement of policy claims			435.00
Gross assets			$ 12,056,991.51

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances		5,999.36
Total admitted assets		$ 12,050,992.15

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the Company on the Actuaries' Table of Mortality with 4 per cent. interest prior to January 1, 1901, subsequent to January 1, 1901, on the American Table of Mortality with 3 per cent. interest	$10,934,172.00	
Same for reversionary additions	243,742.00	
Same for annuities (including those in reduction of premiums)	15,846.00	
Total	$11,193,760.00	
Deduct net value of risks of this company re-insured in other solvent companies	3,510.00	
Net reserve		$ 11,190,250.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		29,072.00

Claims for death losses in process of adjustment or adjusted and not due	$ 54,113.37	
Claims for death losses which have been reported and no proofs received	46,883.52	
Claims for matured endowments due and unpaid	7,986.98	
Claims for death losses and other policy claims resisted by the company,	1,000.00	
Total policy claims		$ 109,983.87
Premiums paid in advance		4,346.02
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		11,917.67
Unpaid bills, $1,000.00; contingent reserve, $6.00		1,006.00
Premium obligation in excess of reserve		1,974.00
Total		$ 11,348,549.56
Unassigned funds—surplus		702,442.59
Total liabilities		$ 12,050,992.15

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	25,561	$35,670,137.00	11,927	$15,933,715.00	4,667	$ 8,637,742.00	$ 357,243.00	42,155	$ 60,598,837.00
Issued during year	3,953	5,174,536.00	2,596	3,036,837.00	658	1,432,575.00	69,788.00	7,207	9,713,736.00
Revived during year	46	54,604.00	31	31,000.00	9	52,000.00	197.00	86	137,801.00
Increased during year			31	12,569.00	1			32	12,569.00
Total before transfers	29,560	40,899,277.00	14,585	19,014,121.00	5,335	10,122,317.00			
Transfers, deductions	315	470,247.00	112	125,000.00	87	178,500.00			
Transfers, additions	9	22,000.00	12	21,500.00	493	730,247.00			
Balance of transfers	306	448,247.00	100	103,500.00	406	551,747.00			
Total after transfers	29,254	40,451,030.00	14,485	18,910,621.00	5,741	10,674,064.00	427,228.00	49,480	70,462,943.00
Deduct ceased:									
By death	262	439,184.00	105	174,802.00	30	54,000.00	10,239.00	387	678,226.00
By maturity			94	85,926.00			8,014.00	94	93,940.00
By expiry					554	929,670.00		554	929,670.00
By surrender	222	316,042.00	317	497,316.00	5	29,000.00	17,810.00	544	860,168.00
By lapse	1,442	1,836,552.00	850	948,316.00	384	868,595.00	1,636.00	2,676	3,655,099.00
By decrease	4	29,802.00		8,104.00	27	44,444.00	251.00	31	82,602.00
Total terminated	1,920	2,621,580.00	1,366	1,714,464.00	1,000	1,925,709.00	37,951.00	4,286	6,299,705.00
Outstanding December 31, 1905	27,334	37,829,450.00	13,119	17,196,157.00	4,741	8,748,354.00	389,277.00	45,194	64,163,238.00
Policies re-insured	1	5,000.00			7	60,000.00		8	65,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 23; representing in annual payments $2,411.65.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.	*Amount.*
Policies in force December 31, 1904	131	$ 190,778.06
Policies issued during the year	155	225,764.99
Total	286	$ 416,543.05
Deduct ceased to be in force during the year	29	36,574.40
Policies in force December 31, 1905	257	$ 379,968.65
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		10,831.29

WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated January, 1860. Commenced Business February 2, 1860.

JOHN TATLOCK, President. JOHN W. B. VANDE WATER, Secretary.

Home Office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year $ 17,119,162.58

INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less $868.95 for first year's re-insurance	$ 270,204.32	
Surrender values applied to pay first year's premiums	1,125.16	
Dividends applied to purchase paid-up additions and annuities	58,844.68	
Surrender values applied to purchase paid-up insurance and annuities	168,276.09	
Consideration for original annuities involving life contingencies	23,138.43	
Consideration for supplementary contracts involving life contingencies	3,675.00	
Total new premiums	$ 525,263.68	
Renewal premiums without deduction for commissions or other expenses	2,175,343.66	
Dividends applied to pay renewal premiums	234.94	
Surrender values applied to pay renewal premiums	39,555.32	
Consideration for annuities involving life contingencies	1,975.97	
Total renewal premiums	$ 2,217,109.89	
Total premium income		2,742,373.57
Interest on mortgage loans	$ 273,054.38	
Interest on collateral loans	605.98	
Interest on bonds and dividends on stocks	93,437.10	
Interest on premium notes, policy loans or liens	94,439.04	
Interest on other debts due the company	14,620.06	
Discount on claims paid in advance	3,265.71	

Rent from company's property, including $31,000.00 for company's own occupancy	$ 379,864.19	
Total interest and rents		$ 859,286.46
Profit on sale or maturity of ledger assets		37,973.38
Collectible agents' balances formerly charged off, restored to ledger		43,794.44
Total income		$ 3,683,427.85
Sum of both amounts		$ 20,802,590.43

DISBURSEMENTS.

For death claims, $996,973.54; additions, $27,224.91	$ 1,024,198.45	
For matured endowments, $415,912.50; additions, $14,423.22	430,335.72	
Net amount paid for losses and matured endowments		$ 1,454,534.17
For annuities involving life contingencies		32,967.67
Surrender values paid in cash		321,974.63
Surrender values applied to pay new premiums		1,125.16
Surrender values to pay renewal premiums		39,555.32
Surrender values applied to purchase paid-up insurance and annuities		168,276.09
Dividends paid to policy-holders in cash		43,387.55
Dividends applied to pay renewal premiums		234.94
Dividends applied to purchase paid-up additions and annuities		58,844.68
Total paid policy-holders		$ 2,120,900.21
Paid for claims on supplementary contracts not involving life contingencies		2,214.40
Commissions and bonuses to agents (less commission on re-insurance), first year's premiums, $172,655.96; renewal premiums, $133,924.98; annuities, $720.54		307,301.48
Commuting renewal commission		24,186.37
Salaries and allowances for agencies, including managers, agents and clerks		111,145.23
Agency supervision, traveling and all other expenses		3,129.48
Medical examiners' fees		21,111.25
Inspection of risks		2,553.86
Salaries and all other compensation of officers and Home Office employees		96,239.12
Rent, for company's own occupancy		31,000.00
Advertising, $20,141.89; printing and stationery, $12,105.05; postage and exchange, $12,532.49		44,779.43
Legal expenses		18,917.52
Furniture, fixtures and safes		1,089.76
Insurance taxes, licenses and department fees		45,765.78
Taxes on real estate		74,281.56
Repairs and expenses (other than taxes) on real estate		116,549.92
Loss on sale or maturity of ledger assets		9,212.50
Profit and loss		169.74
Examination by New York Insurance Department		5,291.61
Office expenses, including directors' fees, telegraph, extra clerical service, etc.		12,833.70
Total disbursements		3,048,672.92
Balance		$ 17,753,917.51

LEDGER ASSETS.

Book value of real estate	$ 6,652,484.00
Mortgage loans on real estate	4,440,550.00
Loans secured by pledge of bonds, stocks or other collateral	5,000.00
Loans made to policy-holders on this company's policies, assigned as collateral	1,668,696.13
Book value of bonds and stocks	4,707,612.73
Deposited in trust companies and banks on interest	199,345.12

Cash in company's office	$ 1,937.24	
Deposited in banks (not on interest)	5,000.00	
Total ledger assets		$ 17,753,917.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 36,182.92	
Interest accrued on bonds and stocks	54,989.20	
Interest due and accrued on premium notes, policy loans or liens	19,975.13	
Interest accrued on other assets	958.45	
Rents due and accrued on company's property or lease	15,225.03	
Total rents and interest due and accrued		127,330.73

	New Business.	*Renewals.*	
Gross premiums due and unreported on policies in force December 31, 1905	$ 1,661.41	$ 109,080.01	
Gross deferred premiums on policies in force December 31, 1905	10,282.23	196,927.42	
Total	$ 11,943.64	$ 306,007.43	
Deduct loading, 20 per cent.	2,388.73	61,201.48	
Net amount of uncollected and deferred premiums	$ 9,554.91	$ 244,805.95	254,360.86
Gross assets			$ 18,135,609.10

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	$ 73,292.29	
Book value of ledger assets over market value bonds and stocks	53,005.23	
Total		126,297.52
Total admitted assets		$ 18,009,311.58

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1905, as computed by the New York Insurance Department on the American and Actuaries' Tables of Mortality, with 4, 3½ and 3 per cent. interest	$16,486,675.00	
Same for reversionary additions	429,293.00	
Same for annuities (including those in reduction of premiums)	284,292.00	
Total	$17,200,260.00	
Deduct net value of risks of this company re-insured in other solvent companies	395.00	
Net reserve		$ 17,199,865.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		21,785.00
Liability on policies cancelled and not included above, upon which a surrender value may be demanded		11,456.00
Claims for death losses in process of adjustment or adjusted and not due	$ 25,526.80	
Claims for death losses which have been reported and no proofs received	86,315.00	
Claims for matured endowments due and unpaid	20,616.33	
Claims for death losses and other policy claims resisted by the company	1,000.00	
Due and unpaid on annuity claims involving life contingencies	400.00	
Total policy claims		133,858.13
Premiums paid in advance		8,087.27
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, due or accrued		2,717.76
Dividends or other profits due to policy-holders, including those contingent on payment of outstanding and deferred premiums		8,191.14
Unearned interest on 5 per cent. policy loans		16,117.05
Total		$ 17,402,077.35
Capital stock		500,000.00
Unassigned funds—surplus		107,234.23
Total liabilities		$ 18,009,311.55

EXHIBIT OF POLICIES—PAID-FOR BUSINESS ONLY.

Classification.	1. Whole Life Policies.		2. Endowment Policies.		3. Term and other Policies, including Return Premium Additions.		4. Additions to Policies by Dividends.	5. Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	26,873	$49,927,385.00	9,614	$16,925,759.00	82	$	$ 635,006.00	36,569	$ 67,488,150.00
Issued during year	2,614	4,977,955.00	869	1,554,782.00	51	226,801.00	133,009.00	3,534	6,892,547.00
Revived during year	236	429,226.00	100	147,163.00	2	151,388.00	11,705.00	338	739,482.00
Increased during year		22,582.00		10,469.00					33,051.00
Total before transfers	29,723	55,357,148.00	10,583	18,638,173.00	135	378,189.00			
Transfers, deductions	882	2,654,420.00	13	23,500.00	1	500.00			
Transfers, additions	14	24,000.00			882	2,654,420.00			
Balance of transfers	868	2,630,420.00	13	23,500.00	881	2,653,920.00			
Total after transfers	28,855	52,726,728.00	10,570	18,614,673.00	1,016	3,032,109.00	779,720.00	40,441	75,153,230.00
Deduct ceased:									
By death	394	846,089.00	100	164,714.00	13	6,580.00	29,096.00	507	1,046,479.00
By maturity			317	418,631.00			39,544.00	317	458,175.00
By expiry					129	341,023.00		129	341,023.00
By surrender	625	1,301,656.00	262	555,945.00	1	10,000.00	102,887.00	888	1,970,488.00
By lapse	2,675	5,139,754.00	774	1,145,911.00	312	853,438.00	1,076.00	3,761	7,140,179.00
By decrease		586,405.00		355,110.00					941,515.00
Total terminated	3,694	7,873,904.00	1,453	2,640,311.00	455	1,211,041.00	172,603.00	5,602	11,897,859.00
Outstanding December 31, 1905	25,161	44,852,824.00	9,117	15,974,362.00	561	1,821,068.00	607,117.00	34,839	63,255,371.00
Policies re-insured					4	90,000.00		4	90,000.00

EXHIBIT OF ANNUITIES—In force December 31, 1905: Number, 74; representing in annual payments $37,728.27.

BUSINESS IN NORTH CAROLINA DURING 1905.

	Number.		*Amount.*
Policies in force December 31, 1904	601	$	713,954.00
Policies issued during the year	136		197,097.00
Total	737	$	911,051.00
Deduct ceased to be in force during the year	106		132,016.00
Policies in force December 31, 1905	631	$	779,035.00
Losses and claims incurred during the year	10	$	10,545.01
Total	10	$	10,545.01
Losses and claims settled during the year, in cash	9		10,036.40
Losses and claims unpaid December 31, 1905	1		508.61
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or other expenses		$	26,298.76

ASSESSMENT LIFE INSURANCE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE ASSESSMENT LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

CAROLINA MUTUAL LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1903. Commenced Business, 1904.

W. N. PEARSON, President. J. A. DOBSON, Secretary.

Home Office, Durham, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 2,000.00

INCOME.

Gross amount paid by members to the Company or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 460.00	
Subsequent years' assessments or premiums	7,616.92	
Total paid by members	$ 8,076.92	
Total income during the year		8,076.92
Sum of both amounts		$ 10,076.92

DISBURSEMENTS.

Death claims or installments paid	$ 774.15	
Disability, sick or accident benefits	2,262.82	
Total paid to members	$ 3,036.97	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,068.95; subsequent years, $3,629.76	4,698.71	
Salaries and allowances of managers and agents not paid by commissions	767.20	
Salaries and other compensation of office employees	517.45	
Medical examiners' fees	40.00	
Rent	82.00	
Furniture, $225.58; advertising and printing, $228.75	454.33	
All other items	685.68	
Total disbursements		10,282.34
Excess of disbursements over income		$ 205.42

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collateral	$ 1,500.00	
Cash in hands of treasurer	253.57	
Deposited in banks	230.00	
Agents' debit balances	300.00	
Bills receivable	38.21	
Total net ledger assets		$ 2,321.78

NON-LEDGER ASSETS.

Furniture and fixtures	$ 225.58	
Supplies, printed matter, etc.	359.07	
Total non-ledger assets		$ 584.65
Gross assets		$ 2,906.43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $225.58; supplies, printed matter, stationery, $359.07	$ 584.65	
Agents' debit balances unsecured	300.00	
Total		$ 884.65
Total admitted assets		$ 2,021.78

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 2,021.78

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1904	4,213	$ 26,962.27
Policies or certificates written or increased during the year	4,160	30,156.82
Total	8,373	$ 57,119.09
Deduct decreased or ceased to be in force during the year	3,047	20,813.84
Total policies or certificates in force December 31, 1905	5,326	$ 36,805.25
Losses and claims incurred during the year	37	774.15
Losses and claims paid, scaled down, dropped and compromised during the year	37	774.15
Premiums and assessments collected during the year		8,076.92

EXHIBIT OF POLICIES OR CERTIFICATES.

At end of previous year.

	Number.	*Amount.*
Term or natural premium policies	4,213	$ 26,962.27
New policies issued.		
Term or natural premium policies	4,150	30,006.24
Old policies changed and increased.		
Term or natural premium policies	10	150.58
Total	4,373	$ 57,119.09
Deduct policies ceased to be in force	3,047	20,313.84
In force at end of year	5,326	$ 36,805.25

Policies ceased to be in force during the year.

	Number.	*Amount.*
By death	37	$ 774.15
By lapse	3,000	19,439.00
By change and decrease	10	100.69
By not being taken	None.	None.
Total terminated	3,047	$ 20,313.84

INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY OF GEORGIA.

Incorporated 1891. Commenced Business October, 1892.

J. A. MCEACHERN, President. I. M. SHEFFIELD, Secretary.

Home Office, 503–509 Austelle Building, Atlanta, Ga.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 17,758.22

INCOME.

Gross amount paid by members to the Company or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 11,065.95	
First year's assessments or premiums: Expense	342,249.95	
Total paid by members	$ 353,315.90	
Interest from bonds and stocks	260.00	
Total income during the year		353,575.90
Sum of both amounts		$ 371,334.12

DISBURSEMENTS.

Death claims or installments paid	$ 20,559.15	
Disability, sick or accident benefits	91,116.25	
Advance payments returned to rejected applicants	3,390.75	
Total paid to members	$ 115,066.15	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	150,052.90	
Salaries and allowances of managers and agents not paid by commissions	6,721.02	
Salaries of officers and other compensation of officers	42,125.22	
Salaries and other compensation of office employees	5,160.00	
Medical examiners' fees	1.00	
Taxes on premiums, Insurance Department fees and licenses, tax on franchise	5,228.46	
Taxes on real estate and investments, expenses and repairs on real estate, rent	5,216.19	
Furniture, $1,606.47; legal expenses, $369.28; advertising and printing, $5,568.58	7,444.33	
All other items	2,452.97	
Total disbursements		339,568.24
Balance		$ 31,765.88

LEDGER ASSETS.

Book value of bonds and stocks	$ 25,000.00	
Cash in office	125.00	
Deposited in banks	2,640.88	
Other assets, viz.: Loans to Georgia Loan Company	4,000.00	
Total net ledger assets		$ 31,765.88

NON-LEDGER ASSETS.

Interest due on mortgages	$ 200.00	
Market value of bonds and stocks over book value	1,127.40	
Premiums in process of collection not over three months due, on insurance in force	137,200.00	
Other items	9,406.00	
Total non-ledger assets		$ 147,933.40
Gross assets		$ 179,699.28

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $7,406.00; supplies, printed matter, stationery, $2,000.00	$ 9,406.00	
Interest due	200.00	
Bonds and stocks	1,127.40	
Premiums in course of collection	137,200.00	
Total		147,933.40
Total admitted assets		$ 31,765.88

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 31,765.88

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	63,201	$ 1,514,824.00
Policies or certificates written or increased during the year	85,167	2,129,175.00
Total	148,368	$ 3,643,999.00
Deduct decreased or ceased to be in force during the year	78,524	1,963,000.00
Total policies or certificates in force December 31, 1905	69,844	$ 1,680,999.00
Losses and claims incurred during the year	35,841	111,675.40
Losses and claims paid, scaled down, dropped and compromised during the year	----------	111,675.40
Premiums and assessments collected during the year	----------	353,315.90

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	12,133	$ 291,192.00
Policies or certificates written or increased during the year	21,856	546,390.00
Total	33,989	$ 837,582.00
Deduct decreased or ceased to be in force during the year	18,388	459,700.00
Total policies or certificates in force December 31, 1905	15,601	$ 377,882.00
Losses and claims incurred during the year	7,926	19,845.40
Total	7,926	$ 19,845.40
Losses and claims paid, scaled down, dropped and compromised during the year	----------	19,845.40
Premiums and assessments collected during the year	----------	61,034.95

NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION.

Incorporated March, 1899. Commenced Business April, 1899.

JOHN MERRICK, President. A. M. MOORE, Secretary.

Home Office, 116 Parish Street, Durham, N. C.

CAPITAL STOCK.

Capital authorized, $100,000.00; Capital subscribed, $9,000.00; Capital paid in, $9,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		$ 10,385.29

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 70,368.17	
Total paid by members	$ 70,368.17	
Interest from real estate notes	20.40	
Rents	252.93	
Profit on sales of real estate	265.00	
Total income during the year		70,912.50
Sum of both amounts		$ 81,297.79

DISBURSEMENTS.

Death claims or installments paid	$ 3,434.95	
Disability, sick and accident benefits	21,605.32	
Advance payments returned to rejected applicants	56.00	
Total paid to members	$ 25,096.27	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	27,892.54	
Salaries and allowances of managers and agents not paid by commissions	3,840.00	
Salaries of officers	650.00	
Salaries and other compensation of office employees	1,000.00	
Medical examiners' fees	62.00	
Taxes on premiums, Insurance Department fees and licenses, tax on franchise	548.86	
Taxes on real estate and investments, $53.00; expenses and repairs on real estate, $9,603.56	9,656.56	
Rent	96.00	
Furniture, $750.00; legal expenses, $70.00; advertising and printing, $1,207.75	2,027.75	
Total disbursements		70,869.98
Balance		$ 10,427.81

LEDGER ASSETS.

Book value of real estate	$ 17,669.20	
Loans on mortgages of real estate	766.05	
Cash in office	416.00	

Deposited in banks	$ 804.00	
Agents' debit balances	148.00	
Furniture and fixtures	1,500.00	
Total net ledger assets		$ 21,303.25

NON-LEDGER ASSETS.

Rents due and accrued	$ 26.00	
Total non-ledger assets		26.00
Gross assets		$ 21,329.25

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,150.00; supplies, printed matter, stationery, $350.00	$ 1,500.00
Total admitted assets	$ 19,829.25

NON-LEDGER LIABILITIES.

All other liabilities—due on real estate	$ 6,100.00
Balance on hand to protect contracts in addition to the right of assessment	$ 13,729.25

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	21,496	$ 644,880.00
Policies or certificates written or increased during the year	26,406	804,490.00
Total	47,902	$ 1,449,370.00
Deduct decreased or ceased to be in force during the year	16,400	490,485.00
Total policies or certificates in force December 31, 1905	31,502	$ 958,885.00
Losses and claims incurred during the year	6,775	27,101.27
Total	6,775	$ 27,101.27
Premiums and assessments collected during the year		73,268.17

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	21,496	$ 644,880.00
Policies or certificates written or increased during the year	21,000	630,000.00
Total	42,496	$ 1,274,880.00
Deduct decreased or ceased to be in force during the year	14,900	447,000.00
Total policies or certificates in force December 31, 1905	27,596	$ 827,880.00
Losses and claims incurred during the year	5,371	25,096.27
Total	5,371	$ 25,096.27
Losses and claims paid, scaled down, dropped and compromised during the year		25,096.27
Premiums and assessments collected during the year		70,368.17

PEOPLES MUTUAL BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Incorporated 1897. Commenced Business, 1898.

JOHN NICHOLS, President. H. E. KING, Secretary.

Home Office, Raleigh, N. C.

INCOME.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 6,733.00	
Medical examiners' fees paid by applicant	310.50	
Total paid by members	$ 7,043.50	
Total income during the year		$ 7,043.50

DISBURSEMENTS.

Death assessments retained in divisions to pay death losses	$ 621.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	1,542.50	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	25.25	
Salaries of officers	1,000.00	
Salaries and other compensation of office employees	800.00	
Medical examiners' fees	510.50	
Taxes on premiums, $168.32; Insurance Department fees and licenses, $157.00; municipal licenses, $4.30	329.62	
Furniture, $37.25; legal expenses, $125.00; advertising and printing, $149.00	311.25	
All other disbursements	2,103.38	
Total disbursements		7,043.50

LEDGER ASSETS.

Deposited in banks	$ 206.64	
Furniture, fixtures, etc.	275.00	
Total net ledger assets		$ 481.64

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $200.00; supplies, printed matter and stationery, $75.00	275.00
Total admitted assets	$ 206.64

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 206.64

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1904	7,510	Not given.
Policies or certificates written or increased during the year	625	Not given.
Total	8,131	Not given.
Deduct decreased or ceased to be in force during the year	2,743	Not given.
Total policies or certificates in force December 31, 1905	5,388	Not given.
Losses and claims incurred during the year	87	Not given.
Total	87	Not given.
Losses and claims paid, scaled down, dropped and compromised during the year	Not given.	Not given.
Losses and claims outstanding unpaid December 31, 1905	Not given.	Not given.
Premiums and assessments collected during the year	Not given.	Not given.

PEOPLES BENEVOLENT AND RELIEF ASSOCIATION OF NORTH CAROLINA.

Incorporated February 10, 1897. Commenced Business April 1, 1897.

C. S. L. A. TAYLOR, President. E. J. YOUNG, Secretary.

Home Office, 227 East Trade Street, Charlotte, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 1,124.82

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
First year's assessments or premiums: Reserve	$ 30,334.76	
Total paid by members	$ 30,334.76	
Total income during the year		30,334.76
Sum of both amounts		$ 31,459.58

DISBURSEMENTS.

Death claims or installments paid	$ 3,657.56	
Endowments, $13.20; disability, sick or accident benefits, $12,246.06	12,259.26	
Advance payments returned to rejected applicants	1.50	
	$ 15,918.32	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	11,096.44	
Salaries of officers	1,976.53	
Salaries and other compensation of office employees	667.65	
Medical examiners' fees	50.00	
Taxes on premiums, $533.48; Insurance Department fees and licenses, $144.00; municipal licenses, $10.00	687.48	

Rent	$ 96.00	
Furniture, $52.00; legal expenses, $130.00; advertising and printing, $646.63	828.63	
Total disbursements		$ 31,321.05
Balance		$ 138.53

LEDGER ASSETS.

Cash in office	$ 138.53	
Agents' debit balances	425.00	
Other assets, viz.:		
Furniture and fixtures	1,400.00	
Supplies, printed matter, etc.	150.00	
Total net ledger assets		2,113.53

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,400.00; supplies, printed matter, stationery, $150.00	$ 1,550.00	
Total		1,550.00
Total admitted assets		$ 563.53

NON-LEDGER LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessment	$ 563.53

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	48,935	$ 1,712,725.00
Policies or certificates written or increased during the year	9,311	139,665.00
Total	58,246	$ 1,852,390.00
Deduct decreased or ceased to be in force during the year	5,000	105,000.00
Total policies or certificates in force December 31, 1905	53,246	$ 1,747,390.00
Losses and claims incurred during the year	12,339	12,489.00
Total	12,339	$ 12,489.00
Premiums and assessments collected during the year	Not given.	Not given.

BUSINESS IN N. C. DURING YEAR.

	Number.	*Amount.*
Policies or certificates in force December 31, 1904	16,342	$ 256,893.33
Policies or certificates written or increased during the year	6,206	93,110.00
Total	22,548	$ 350,003.33
Deduct decreased or ceased to be in force during the year	1,665	70,000.00
Total policies or certificates in force December 31, 1905	20,883	$ 280,003.33
Losses and claims incurred during the year	8,226	8,336.00
Total	8,226	$ 8,336.00
Losses and claims paid, scaled down, dropped and compromised during the year	Not given.	15,917.82
Losses and claims outstanding unpaid December 31, 1905	3	75.00
Premiums and assessments collected during the year	Not given.	Not given.

PIEDMONT MUTUAL LIFE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1903. Commenced Business, 1903.

W. H. MCNEIL, President. H. F. FULLER, Secretary.

Home Office, Greensboro, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 88.77

INCOME.

Gross amount paid by members to the Company or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 3,183.76	
Total paid by members	$ 3,183.76	
Total income during the year		$ 3,183.76
Sum of both amounts		$ 3,272.53

DISBURSEMENTS.

Death claims or installments paid	$ 309.51	
Disability, sick or accident benefits	411.30	
Total paid to members	$ 720.81	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	706.94	
Salaries and allowances of managers and agents not paid by commissions	840.00	
Salaries and other compensation of office employees	227.50	
Insurance Department fees and licenses	150.23	
Rent	57.00	
Furniture, $66.10; advertising and printing, $45.35	111.45	
Fuel	4.50	
Total disbursements		$ 2,926.42
Balance		$ 346.11

LEDGER ASSETS.

Deposited in banks	$ 346.11	
Total		$ 346.11
Total admitted assets		$ 346.11
Balance on hand to protect contracts in addition to the right of assessment		$ 346.11

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1904	1,551	Not given.
Policies or certificates written or increased during the year	2,411	Not given.
Total	3,962	Not given.
Deduct decreased or ceased to be in force during the year	1,623	Not given.
Total policies or certificates in force December 31, 1905	2,339	Not given.
Losses and claims incurred during the year		Not given.

THE WORKERS MUTUAL LIFE AND HEALTH INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated November 30, 1903. Commenced Business February 8, 1904.

E. N. RIGGS, President. A. E. PITTMAN, Secretary.

Home Office, 87 Middle Street, New Bern, N. C.

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year		$ 54.73

INCOME.

Gross amount paid by members to the Company or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 20.15	
First year's assessments or premiums: Expense, $1,491.77; mortuary, $823.12; reserve, $104.66	2,419.55	
Total paid by members	$ 2,439.70	
From all other sources: Advanced by officers of company	730.54	
Total income during the year		$ 3,170.24
Sum of both amounts		$ 3,224.97

DISBURSEMENTS.

Death claims or installments paid	$ 123.50	
Disability, sick or accident benefits	699.62	
Advance payments returned to rejected applicants	7.70	
Total paid to members	$ 830.82	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	134.32	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	10.23	
Salaries and allowances of managers and agents not paid by commissions	1,093.90	
Salaries of officers	443.87	
Salaries and other compensation of office employees	152.00	
Taxes on premiums, $59.91: Insurance Department fees and licenses, $74.50	127.41	
Rent	110.50	
Furniture, $36.55; legal expenses, $1.50; advertising and printing, $38.90	76.95	
All other items	140.31	
Total disbursements		$ 3,120.31
Balance		$ 104.66

LEDGER ASSETS.

Deposited in banks	$ 104.66	
Furniture and fixtures	105.00	
Supplies, printed matter, etc.	35.00	
Total net ledger assets		$ 244.66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $105.00; supplies, printed matter, stationery, $35.00	$ 140.00	
Total		$ 140.00
Total admitted assets		$ 104.66

NON-LEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 50.00	
Total liabilities		$ 50.00
Balance on hand to protect contracts in addition to the right of assessment		$ 54.66

EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN N. C. DURING YEAR.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1904	383	$ 11,342.00
Policies or certificates written or increased during the year	1,025	22,031.00
Total	1,408	$ 33,373.00
Deduct decreased or ceased to be in force during the year	796	16,003.00
Total policies or certificates in force December 31, 1905	612	17,370.00
Losses and claims incurred during the year	8	123.50
Total	8	$ 123.50
Premiums and assessments collected during the year		2,439.70

EXHIBIT OF POLICIES OR CERTIFICATES.

At end of previous year.	*Number.*	*Amount.*
Whole life policies	383	$ 11,342.00
New policies issued.		
Whole life policies	1,014	21,694.00
Old policies revived.		
Whole life policies	11	337.00
Total	1,408	$ 33,373.00
Deduct policies ceased to be in force	796	16,003.00
In force at end of year	612	$ 17,370.00

Policies ceased to be in force during the year.	*Number.*	*Amount.*
By death	8	$ 210.00
By lapse	788	15,793.00
Total terminated	796	$ 16,003.00

FIRE AND MARINE INSURANCE COMPANIES OF NORTH CAROLINA.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

CABARRUS MUTUAL FIRE INSURANCE COMPANY OF CABARRUS COUNTY, N. C.

Incorporated May 21, 1901. Commenced Business May 21, 1901.

Z. A. MORRIS, President. JOHN K. PATTERSON, Secretary.

Home Office, Concord, N. C.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 1,941.19

INCOME.

	Fire.	
Gross premiums received during the year	$ 883.63	
Received for premiums		883.63
Bank certificates		84.50
Local agent		1.00
Total income		$ 969.13
Sum of both amounts		$ 2,910.32

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 719.50	
Net amount paid for losses		719.50
Salaries and allowances to agents		124.05
Salaries, fees and all other charges of officers and other employees		44.00
Taxes on franchise		10.00
All other taxes, licenses and Insurance Department fees		33.93
Advertising, printing, etc.		13.15
Total disbursements during the year		$ 944.63
Balance December 31, 1905		$ 1,965.69

LEDGER ASSETS.

Cash deposited in bank	$ 1,965.69	
Total ledger assets		$ 1,965.69

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 596,425.00	Not given.
Written or renewed during the year	37,216.00	$ 186.08
Total	$ 633,641.00	Not given.
Deduct those expired and marked off as terminated	35,566.00	Not given.
In force at the end of the year 1905	$ 598,075.00	Not given.

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 37,216.00
Premiums received	186.08
Losses paid	719.80
Losses incurred	999.80
Losses now unpaid	Not given.

CALDWELL COUNTY MUTUAL FIRE INSURANCE ASSOCIATION OF CALDWELL COUNTY, N. C.

Incorporated August, 1905. Commenced Business October 17, 1905.

R. B. BUSH, President. R. I. BUSH, Secretary.

Home Office, Hudson, N. C.

INCOME.

	Fire.	
Gross premiums received during the year	$ 403.98	
Received for premiums		$ 403.98
Total income		$ 403.98

DISBURSEMENTS.

Gave policy-holders of old Caldwell Mutual Fire Insurance Association	$ 176.84
Salaries and allowance to agents	20.00
Salaries, fees and all other charges of officers	25.00
Taxes, licenses and Insurance Department fees	50.00
Advertising, printing, etc.	15.50
All other expenditures	8.90
Total disbursements during the year	$ 296.24
Balance December 31, 1905	$ 107.74

LEDGER ASSETS.

Deposited in banks	$ 107.74	
Premiums unpaid	279.66	
Total admitted assets		$ 387.40

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 84,728.00
Premiums received	423.64

CAROLINA INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1887. Commenced Business, 1889.

R. R. BELLAMY, President. M. S. WILLARD, Secretary.

Home Office, 10 Princess Street, Wilmington, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of net or ledger assets December 31, 1904		$ 93,015.97

INCOME.

	Fire.	
Gross premiums received during the year	$ 37,710.44	
Deduct re-insurance, rebate, abatement and return premiums	14,453.49	
Received for premiums other than perpetuals		23,256.95
Interest on mortgage loans	$ 2,892.06	
Rents from company's property	1,472.50	
Total interest and rents		4,364.56
Borrowed money		13,000.00
Total income		$ 40,621.51
Sum of both amounts		$ 133,637.48

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 21,395.70	
Deduct salvage and re-insurance	7,491.73	
Net amount paid for losses		13,903.97
Paid stockholders for interest or dividends		2,994.00
Commissions or brokerage		5,106.16
Salaries, fees and all other charges of officers, clerks, agents and other employees		150.00
Taxes on real estate and expenses on real estate		366.46
All other taxes, licenses and Insurance Department fees		487.64
Tax on capital stock		485.29
Advertising, printing, etc.		679.98
Miscellaneous expense		1,051.90
Total disbursements during the year		$ 25,225.40
Balance December 31, 1905		$ 108,412.08

LEDGER ASSETS.

Book value of real estate	$ 15,816.05	
Mortgage loans on real estate	60,995.79	
Loans secured by pledge of bonds, stocks or other collateral	6,500.00	
Book value of bonds and stocks	19,996.68	
Cash in company's office	203.74	
Deposited in banks	1,596.70	
Agents' balances, representing business written subsequent to October 1, 1905	3,303.12	
Total ledger assets		$ 108,412.08

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
On real estate	$ 316.05	
On bonds	106.68	
Total		$ 422.73
Total admitted assets		$ 107,989.35

LIABILITIES.

Gross claims for losses in process of adjustment	$ 1,060.00	
Gross claims for losses resisted	330.00	
Total	$ 1,390.00	
Deduct re-insurance due or accrued	530.00	
Net amount of unpaid losses and claims	$ 860.00	
Unearned premiums on fire risks, running one year or less	7,282.83	
Unearned premiums on fire risks, running more than one year	12,097.33	
Total unearned premiums as computed above		$ 19,380.16
Unpaid dividends due stockholders		6.00
Due and to become due for borrowed money		19,000.00
Total liabilities, except capital		$ 39,246.16
Capital actually paid up in cash	$ 50,000.00	
Surplus over all liabilities	18,743.19	
Surplus as regards policy-holders		68,743.19
Total liabilities		$ 107,989.35

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 3,419,890.00	$ 63,444.63
Written or renewed during the year	1,965,274.00	37,710.44
Total	$ 5,385,164.00	$ 101,155.07
Deduct those expired and marked off as terminated	1,431,447.00	24,720.32
In force at end of the year 1905	$ 3,953,717.00	$ 76,434.75
Deduct amount re-insured	499,283.00	10,042.87
Net amount in force December 31, 1905	$ 3,454,434.00	$ 66,391.88

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 680,442.00	$ 14,565.66	$ 7,282.83
In 1903	3 years	One-sixth	313,271.00	3,817.57	636.26
In 1904	3 years	One-half	390,585.00	5,708.82	2,854.41
In 1905	3 years	Five-sixths	437,767.00	7,732.73	6,443.90
In 1901	5 years	One-tenth	21,964.00	475.05	47.50
In 1902	5 years	Three-tenths	39,762.00	910.55	273.16
In 1903	5 years	One-half	38,600.00	743.00	371.50
In 1904	5 years	Seven-tenths	27,590.00	623.20	436.24
In 1905	5 years	Nine-tenths	49,260.00	1,149.28	1,034.36
Total			$ 1,999,187.00	$ 35,725.86	$ 19,380.16

GENERAL INTERROGATORIES.

Losses incurred during 1905—Fire	$ 14,381.97
Largest amount written on any one risk	6,000.00
Stock owned by directors at par value	6,590.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,167,415.00
Premiums received	23,256.95
Losses paid	13,903.97
Losses incurred	14,381.97
Losses now unpaid	860.00

DAVIDSON COUNTY MUTUAL FIRE INSURANCE COMPANY OF DAVIDSON COUNTY, N. C.

Incorporated July, 1902. Commenced Business July, 1902.

D. H. HINKLE, President. D. T. FRITTS, Secretary.

Home Office, Lexington, N. C.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 200.00

INCOME.

	Fire.	
Gross premiums received during the year	$ 848.40	
Received for premiums		848.40
Total income		$ 848.40
Sum of both amounts		$ 1,048.40

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 183.38	
Net amount paid for losses		183.38
Salaries, fees and all other charges of officers		30.66
Taxes on premiums		6.15
All other taxes, licenses and Insurance Department fees		34.47
Advertising, printing, etc.		19.49
Total disbursements during the year		$ 274.15
Balance December 31, 1905		$ 744.25

LEDGER ASSETS.

Deposited in bank	$ 744.25	
Total admitted assets		$ 744.25

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 440,912.00	Not given.
Written or renewed during the year	9,275.00	Not given.
Total	$ 450,187.00	Not given.
Net amount in force December 31, 1905	$ 450,187.00	Not given.

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 9,275.00
Premiums received	848.40
Losses paid	183.38
Losses incurred	183.38

FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA.

Incorporated March 6, 1893. Commenced Business March 22, 1902.

N. B. BROUGHTON, President. A. E. S. LINDSEY, Secretary.

Home Office, 502 Tucker Building, Raleigh, N. C.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904, $104.24.

INCOME.

Gross amount collected from branch associations, sale of supplies, etc.	$ 646.06
Total income	$ 646.06
Sum of both amounts	$ 750.30

DISBURSEMENTS.

Salaries, fees and all other charges of officers	$ 400.00
Taxes, licenses and Insurance Department fees	119.37
Advertising, printing, etc.	63.00
Miscellaneous	22.46
Total disbursements during the year	$ 604.83
Balance December 31, 1905	$ 145.47

LEDGER ASSETS.

Cash in company's office	$ 145.47	
Total admitted assets		$ 145.47

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 143,483.00
Premiums received	29,489.00
Losses paid	17,011.99
Losses incurred	17,011.99
Net amount at risk	$ 6,860,447.00

GASTON COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY OF GASTON COUNTY, N. C.

Incorporated March 25, 1903. Commenced Business April 6, 1903.

E. D. THOMPSON, President. W. R. FORD, Secretary.

Home Office, Lowell, N. C., R. F. D. No. 1.

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,258.16	
Received for premiums		$ 1,258.16
Total income		$ 1,258.16

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 903.79	
Net amount paid for losses		903.79
Total disbursements during the year		$ 903.79
Balance December 31, 1905		$ 344.37

LEDGER ASSETS.

Cash in company's office	$ 344.37	
Total admitted assets		$ 344.37

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 457,723.00	Not given.
Written or renewed during the year	36,281.00	$ 1,258.16
Total	$ 494,004.00	Not given.
Deduct those expired and marked off as terminated	26,198.00	Not given.
In force at the end of the year 1905	$ 467,806.00	Not given.

HOME INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated September, 1902. Commenced Business October, 1902.

R. L. HOLT, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of net or ledger assets, December 31, 1904		$ 69,964.02

INCOME.

	Fire.	
Gross premiums received during the year	$ 35,862.73	
Deduct re-insurance, rebate, abatement and return premiums	5,647.09	
Received for premiums other than perpetuals		30,215.64
Interest on mortgage loans	$ 2,379.48	
Interest and dividends on bonds and stocks	774.33	
Interest from all other sources	1.25	
Total interest		3,155.06
Total income		$ 33,370.70
Sum of both amounts		$ 103,334.72

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 8,584.06	
Deduct salvage and re-insurance	271.51	
Net amount paid for losses		$ 8,312.55
Paid stockholders for interest or dividends		3,000.00
Taxes, licenses and Insurance Department fees		627.42
Open accounts		89.04
All other expenditures		13,757.81
Total disbursements during the year		$ 25,786.82
Balance December 31, 1905		$ 77,547.90

LEDGER ASSETS.

Mortgage loans on real estate	$ 22,975.00	
Loans secured by pledge of bonds, stocks or other collateral	9,000.00	
Book value of bonds and stocks	23,900.00	
Cash deposited in bank	16,331.09	
Agents' balances, representing business written subsequent to October 1, 1905	5,132.34	
Bills receivable, taken for fire risks	27.50	
Open accounts	181.97	
Total admitted assets		$ 77,547.90

LIABILITIES.

Unearned premiums on fire risks, running one year or less	$ 11,531.75	
Unearned premiums on fire risks, running more than one year	9,694.10	
Total unearned premiums as computed above		$ 21,225.85
Unpaid dividends due stockholders		3,000.00
Total liabilities, except capital		$ 24,225.85

Capital actually paid up in cash	$ 50,000.00	
Surplus over all liabilities	3,322.05	
Surplus as regards policy-holders		$ 53,322.05
Total liabilities		$ 77,547.90

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 1,797,515.00	$ 33,059.07
Written or renewed during the year	1,970,342.00	35,862.73
Total	$ 3,767,857.00	$ 68,921.80
Deduct those expired and marked off as terminated	1,393,000.00	26,553.31
In force at the end of the year 1905	$ 2,374,857.00	$ 42,368.49
Deduct amount re-insured	152,901.00	2,520.48
Net amount in force December 31, 1905	$ 2,221,956.00	$ 39,848.01

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 1,236,392.00	$ 23,063.50	$ 11,531.75
In 1903	3 years	One-sixth	237,759.00	4,014.55	669.09
In 1904	3 years	One-half	276,305.00	4,141.90	2,070.95
In 1905	3 years	Five-sixths	343,635.00	5,454.54	4,545.45
In 1902	5 years	Three-tenths	1,400.00	35.33	10.60
In 1903	5 years	One-half	30,100.00	725.28	362.64
In 1904	5 years	Seven-tenths	29,675.00	681.21	476.84
In 1905	5 years	Nine-tenths	66,690.00	1,731.70	1,558.53
Total			$ 2,221,956.00	$ 39,848.01	$ 21,225.85

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,766,318.00
Premiums received	32,989.62
Losses paid	8,312.55
Losses incurred	8,312.55

MECKLENBURG FARMERS MUTUAL FIRE INSURANCE COMPANY OF MECKLENBURG COUNTY, N. C.

Incorporated April 10, 1902. Commenced Business May 31, 1902.

W. E. ARDRY, President. R. C. FREEMAN, Secretary.

Home Office, Charlotte, N. C.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 1,087.53

INCOME.

	Fire.	
Gross premiums received during the year	$ 810.84	
Received for premiums		810.84
Total income		$ 810.84
Sum of both amounts		$ 1,898.37

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 607.50	
Net amount paid for losses		607.50
Salaries, fees and all other charges of officers		81.25
Taxes, licenses and Insurance Department fees		58.88
Advertising, printing, etc.		25.39
Total disbursements during the year		$ 773.02
Balance December 31, 1905		$ 1,125.35

LEDGER ASSETS.

Cash deposited in bank	$ 1,125.35	
Total admitted assets		$ 1,125.35

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 368,685.00	Not given.
Written or renewed during the year	3,432.50	Not given.
In force at the end of the year 1905	$ 372,117.50	Not given.

NORTH CAROLINA HOME INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated December 14, 1868. Commenced Business January 1, 1869.

R. H. BATTLE, President. CHARLES ROOT, Secretary.

Home Office, 118 Fayetteville Street, Raleigh, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $89,299.00.

Amount of net or ledger assets December 31, 1904	$ 140,166.53
Increase of paid-up capital during year	7,056.00
Extended at	$ 147,222.53

INCOME.

	Fire.	
Gross premiums received during the year	$ 123,080.27	
Deduct re-insurance, rebate, abatement and return premiums	50,752.84	
Received for premiums other than perpetuals		72,327.43
Interest on mortgage loans	$ 124.35	
Interest and dividends on stocks and bonds	7,120.50	
Interest from other sources	40.00	
Total interest		7,284.85
Total income		$ 79,612.28
Sum of both amounts		$ 226,834.81

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 49,620.74	
Deduct salvage and re-insurance	19,972.85	
Net amount paid for losses		$ 29,647.89
Paid stockholders (for interest or dividends)		852.00
Interest paid to stockholders		231.82
Commissions or brokerage		8,340.68
Salaries, fees and all other charges of officers, clerks, agents and other employees		5,636.01
Taxes, licenses and Insurance Department fees		1,571.58
Rents		400.00
All other expenditures		6,549.80
Total disbursements during the year		$ 53,229.78
Balance December 31, 1905		$ 173,605.03

LEDGER ASSETS.

Mortgage loans on real estate	$ 870.00	
Loans secured by pledge of bonds, stocks or other collateral	225.00	
Book value of bonds and stocks	162,322.64	
Cash deposited in bank	21,477.18	
Agents' balances, representing business written subsequent to October 1, 1905	19,222.40	
Agents' balances, representing business written prior to October 1, 1905	1,668.25	
Total ledger assets		$ 205,785.47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 65.21	
Interest due and accrued on bonds and stocks	1,423.40	
Interest due and accrued on collateral loans	56.82	
Interest due and accrued on other assets	114.88	
Total		$ 1,660.31
Market value of bonds and stocks over book value		7,346.86
Furniture		900.00
Stockholders' notes		30,045.00
Gross assets		$ 245,737.64

DEDUCT ASSETS NOT ADMITTED.

Furniture	$ 900.00	
Agents' balances, representing business written prior to October 1, 1905	1,668.25	
Stockholders' notes	30,045.00	
Total		32,613.25
Total admitted assets		$ 213,124.39

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,213.84	
Gross claims for losses in process of adjustment	815.00	
Gross claims for losses resisted	1,650.00	
Total	$ 5,678.84	
Deduct re-insurance due or accrued	2,257.35	
Net amount of unpaid losses and claims		$ 3,421.49
Unearned premiums on fire risks, running one year or less	$ 25,628.08	
Unearned premiums on fire risks, running more than one year	40,116.62	
Total unearned premiums as computed above		65,744.70
Interest due or accrued remaining unpaid		221.28
Taxes		976.61
All other liabilities		71.14
Total liabilities, except capital		$ 70,435.22
Capital actually paid up in cash	$ 96,355.00	
Surplus over all liabilities	46,334.17	
Surplus as regards policy-holders		142,689.17
Total liabilities		$ 213,124.39

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 9,163,972.54	$ 169,666.43
Written or renewed during the year	5,298,172.84	123,080.27
Total	$ 14,462,145.38	$ 292,746.70
Deduct those expired and marked off as terminated	4,249,358.16	105,784.37
In force at the end of the year 1905	$ 10,212,787.22	$ 186,962.33
Deduct amount re-insured	5,412,777.22	98,617.05
Net amount in force December 31, 1905	$ 4,800,010.00	$ 88,345.28

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 3,750,814.27	$ 76,884.24	$ 38,442.13
In 1904	2 years	One-fourth	29,211.82	680.20	170.05
In 1905	2 years	Three-fourths	15,760.00	273.24	204.93
In 1903	3 years	One-sixth	1,360,691.73	22,298.37	3,716.36
In 1904	3 years	One-half	1,516,627.33	24,275.85	12,137.92
In 1905	3 years	Five-sixths	1,956,696.73	30,744.13	25,620.11
In 1902	4 years	One-eighth	17,428.00	291.31	36.41
In 1903	4 years	Three-eighths	11,055.00	175.28	65.73
In 1904	4 years	Five-eighths	10,925.00	253.86	158.66
In 1905	4 years	Seven-eighths	2,650.00	89.55	78.33
In 1901	5 years	One-tenth	200,332.00	4,429.63	442.98
In 1902	5 years	Three-tenths	244,540.00	5,003.83	1,501.20
In 1903	5 years	One-half	296,493.66	5,706.28	2,853.15
In 1904	5 years	Seven-tenths	282,599.00	5,923.16	4,248.94
In 1905	5 years	Nine-tenths	516,962.68	9,933.40	8,940.15
Total			$ 10,212,787.22	$ 186,962.33	$ 98,617.05

GENERAL INTERROGATORIES.

Losses incurred during 1905—Fire	$ 51,996.24
Largest amount written on any one risk	117,725.00
Stock owned by directors at par value	104,900.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 5,298,172.84
Premiums received	123,080.27
Losses paid	49,620.00
Losses incurred	51,996.24
Losses now unpaid	5,678.84

NORTH STATE FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1904. Commenced Business, 1905.

ASHLEY HORNE, President. JAMES F. COBB, Secretary.

Home Office, 123 South Elm Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of net or ledger assets December 31, 1905—Extended at	$ 100,000.00

INCOME.

	Fire.	
Gross premiums received during the year	$ 99,937.14	
Deduct re-insurance, rebate, abatement and return premiums	25,303.70	
Received for premiums other than perpetuals		74,633.44
Interest on collateral loans	$ 705.30	
Interest and dividends on bonds	1,185.00	
Interest from all other sources	2,600.00	
Total interest		4,490.30
Cash paid for surplus		25,000.00
Total income		$ 104,123.74
Sum of both amounts		$ 204,123.74

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 19,246.23	
Deduct salvage and re-insurance	1,329.14	
Net amount paid for losses		17,917.09
Commissions or brokerage		14,416.10
Salaries, fees and all other charges of officers, clerks, agents and other employees		4,149.96
Taxes, licenses and Insurance Department fees		505.32
Rents		387.00
Office furniture and fixtures		1,066.86
Municipal tax		1,300.00
Advertising, printing, etc.		2,386.94
Traveling expenses, etc.		1,113.44
Legal fees, including charter fees		751.00
Postage, telegrams and express		740.78
All other expenditures		860.30
Total disbursements during the year		$ 45,594.79
Balance December 31, 1905		$ 158,528.95

LEDGER ASSETS.

Mortgage loans on real estate	$ 38,350.00	
Book value of bonds	37,906.97	
Cash deposited in banks	73,818.00	
Agents' balances, representing business written subsequent to October 1, 1905	8,453.98	
Total ledger assets		$ 158,528.95

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 554.96	
Interest due and accrued on bonds	29.00	
Total		$ 583.96
Furniture, fixtures, maps and supplies		1,976.32
Gross assets		$ 161,089.23

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, etc.	$ 909.46	
Furniture and fixtures	1,066.86	
Total		1,976.32
Total admitted assets		$ 159,112.91

LIABILITIES.

Gross claims for losses in process of adjustment	$ 1,777.92	
Total	$ 1,777.92	
Deduct re-insurance due or accrued	75.00	
Net amount of unpaid losses and claims		$ 1,702.92
Unearned premiums on fire risks, running one year or less	$ 26,502.68	
Unearned premiums on fire risks, running more than one year	15,045.69	
Total unearned premiums as computed above		41,548.37
Total liabilities, except capital		$ 43,251.29
Capital actually paid up in cash	$ 100,000.00	
Surplus over all liabilities	15,861.62	
Surplus as regards policy-holders		115,861.62
Total liabilities		$ 159,112.91

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
Written or renewed during the year	$ 4,687,589.00	$ 99,937.14
Total	$ 4,687,589.00	$ 99,937.14
Deduct those expired and marked off as terminated	635,845.00	12,864.17
In force at the end of the year 1905	$ 4,051,744.00	$ 87,072.97
Deduct amount re-insured	701,699.00	16,213.01
Net amount in force December 31, 1905	$ 3,350,045.00	$ 70,859.96

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 2,341,145.00	$ 53,005.36	$ 26,502.68
In 1905	3 years	Five-sixths	888,411.00	15,351.47	12,792.88
In 1905	5 years	Nine-tenths	120,489.00	2,503.13	2,252.81
Total			$ 3,350,045.00	$ 70,859.96	$ 41,548.37

GENERAL INTERROGATORIES.

Losses incurred during 1905—Fire	$ 21,024.15
Largest amount written on any one risk	15,000.00
Stock owned by directors at par value	36,850.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 2,647,240.00
Premiums received	55,392.04
Losses paid	16,532.82
Losses incurred	17,342.82
Losses now unpaid	810.00

PAMLICO INSURANCE AND BANKING COMPANY OF NORTH CAROLINA.

H. L. STATON, President. T. B. JACOCKS, Acting Secretary.

Home Office, Tarboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $33,960.00.

Amount of net or ledger assets December 31, 1905	$ 81,115.34

INCOME.

	Fire.	
Gross premiums received during the year	$ 20,934.01	
Deduct re-insurance, rebate, abatement and return premiums	4,101.30	
Received for premiums other than perpetuals		16,832.71
Total interest and rents, collections, etc.		$ 9,243.91
Total income		$ 26,076.62
Sum of both amounts		$ 107,191.96

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 10,230.20	
Net amount paid for losses		10,230.20
Paid stockholders for interest or dividends		3,396.00
Commissions or brokerage		3,252.98
Salaries, fees and all other charges of officers, clerks, agents and other employees		4,209.89
Taxes, licenses and Insurance Department fees		383.93
General expense		3,238.74
Total disbursements during the year		$ 24,711.74
Balance December 31, 1905		$ 82,480.22

LEDGER ASSETS.

Book value of real estate	$ 3,437.24	
Mortgage loans on real estate—all loans	135,026.16	
Book value of bonds and stocks	17,000.00	
Cash in company's office, $29,320.67; deposited in banks, $93,453.16	122,773.83	
Agents' balances, representing business written subsequent to October 1, 1905	4,407.12	
Agents' balances, representing business written prior to October 1, 1905	1,326.98	
Office furniture, etc.	2,378.79	
Gross assets		$ 286,850.12

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	$ 2,378.79	
Agents' balances, representing business written prior to October 1, 1905	1,326.98	
Total		3,705.77
Total admitted assets		$ 283,144.35

LIABILITIES.

Gross losses adjusted and unpaid	$ 300.00	
Net amount of unpaid losses and claims		$ 300.00
Total unearned premiums		$ 12,181.43
All other liabilities, viz.: Deposits, etc.		204,346.77
Total liabilities, except capital		$ 216,828.20
Capital actually paid up in cash	$ 33,960.00	
Surplus over all liabilities	32,356.15	
Surplus as regards policy-holders		66,316.15
Total liabilities		$ 283,144.35

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 826,483.00	Not given.
Written or renewed during the year	843,100.00	Not given.
Total	$ 1,669,583.00	Not given.
Deduct those expired and marked off as terminated	587,628.00	Not given.
In force at the end of the year 1905	$ 1,081,955.00	Not given.
Deduct amount re-insured	34,715.00	$ 917.29
Net amount in force December 31, 1905	$ 1,057,240.00	Not given.

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 424,875.00	$ 10,770.73	$ 5,385.37
In 1903	3 years	One-sixth	139,598.00	2,629.58	438.26
In 1904	3 years	One-half	158,237.00	2,934.11	1,467.06
In 1905	3 years	Five-sixths	230,441.00	4,028.10	3,356.75
In 1901	5 years	One-tenth	10,625.00	281.89	28.19
In 1902	5 years	Three-tenths	22,182.00	570.85	173.65
In 1903	5 years	One-half	21,631.00	515.41	257.70
In 1904	5 years	Seven-tenths	32,640.00	856.43	599.50
In 1905	5 years	Nine-tenths	17,011.00	520.72	474.95
Total			$ 1,057,240.00	$ 23,122.82	$ 12,181.43

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 843,100.44
Premiums received	20,934.01
Losses paid	10,230.20
Losses incurred	10,530.20
Losses now unpaid	300.00

PIEDMONT FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1895. Commenced Business 1895.

HENRY M. MCADEN, President. A. L. SMITH, Secretary.

Home Office, South Tryon Street, Charlotte, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $50,000.00.

Amount of net or ledger assets December 31, 1904		$ 128,952.28

INCOME.

	Fire.	
Gross premiums received during the year	$ 118,035.55	
Deduct re-insurance, rebate, abatement and return premiums	43,277.58	
Received for premiums other than perpetuals		74,757.97
Interest on collateral loans	$ 3,052.46	
Interest from all other sources	28.13	
Rents from company's property	7,105.83	
Total interest and rents		10,186.42
Freight on wood refunded		13.85
Total income		$ 84,958.24
Sum of both amounts		$ 213,910.52

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 41,805.28	
Deduct amount received for salvage and from re-insurance in other companies	4,364.02	
Net amount paid for losses		37,441.26
Paid stockholders for interest or dividends		3,000.00
Commissions or brokerage		10,772.18
Salaries, fees and all other charges of officers, clerks, agents and other employees, including traveling expenses		5,912.31
Taxes on real estate		866.66
All other taxes, licenses and Insurance Department fees		502.78
Rents		780.00
Repairs and expenses (other than taxes on real estate)		740.29
Running expenses company's building		1,927.57
Advertising, printing, etc.		521.83
Commercial agency		50.00
Postage, telegraph and express		733.35
Exchange		5.55
All other expenditures		202.55
Total disbursements during the year		$ 63,456.33
Balance December 31, 1905		$ 150,454.19

LEDGER ASSETS.

Book value of real estate	$ 75,000.00	
Mortgage loans on real estate	54,800.00	
Cash in company's office	7,106.02	
Agents' balances representing business written subsequent to October 1, 1905	13,488.71	
Rents due	50.50	
Uncollected return premiums	8.96	
Total admitted assets		$ 150,454.19

LIABILITIES.

Gross claims for losses in process of adjustment	$ 8,705.56	
Gross claims for losses resisted	500.00	
Total	$ 9,205.56	
Deduct re-insurance due or accrued	2,407.43	
Net amount of unpaid losses and claims		$ 6,798.13
Unearned premiums on fire risks, running one year or less	$ 27,761.38	
Unearned premiums on fire risks, running more than one year	22,904.95	
Total unearned premiums as computed above		50,666.33
Salaries, rents, etc., due and accrued		97.50
Total liabilities, except capital		$ 57,561.96
Capital actually paid up in cash	$ 50,000.00	
Surplus over all liabilities	42,892.23	
Surplus as regards policy-holders		92,892.23
Total liabilities		$ 150,454.19

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 5,508,535.00	$ 109,657.58
Written or renewed during the year	5,013,099.00	99,618.26
Total	$ 10,521,634.00	$ 209,275.84
Deduct those expired and marked off as terminated	4,119,190.00	74,933.72
In force at the end of the year 1905	$ 6,402,444.00	$ 134,342.12
Deduct amount re-insured	1,604,935.00	36,725.71
Net amount in force December 31, 1905	$ 4,797,509.00	$ 97,616.41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 2,486,483.00	$ 55,522.77	$ 27,761.38
In 1903	3 years	One-sixth	552,898.00	10,405.54	1,734.26
In 1904	3 years	One-half	662,649.00	10,662.51	5,331.25
In 1905	3 years	Five-sixths	845,990.00	15,459.32	12,882.77
In 1901	5 years	One-tenth	55,262.00	629.30	69.93
In 1902	5 years	Three-tenths	68,946.00	1,761.29	528.38
In 1903	5 years	One-half	23,783.00	887.38	443.69
In 1904	5 years	Seven-tenths	26,007.00	688.95	482.26
In 1905	5 years	Nine-tenths	75,491.00	1,599.35	1,439.41
Total			$ 4,797,509.00	$ 97,616.41	$ 50,666.33

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 46,453.33
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	41,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 3,987,565.00
Premiums received	79,779.97
Losses paid	26,101.41
Losses incurred	33,071.13
Losses now unpaid	6,969.72

ROWAN MUTUAL FIRE INSURANCE COMPANY OF ROWAN COUNTY, N. C.

Incorporated 1902. Commenced Business August 21, 1902.

C. M. POOLE, President. J. M. L. LYERLEY, Secretary.

Home Office, Salisbury, N. C., R. F. D. No. 4.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 1,055.50

INCOME.

	Fire.	
Gross premiums received during the year	$ 168.00	
Received for premiums		168.00
Total income		$ 168.00
Sum of both amounts		$ 1,123.50

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 991.50	
Net amount paid for losses		991.50
Salaries and allowance to agents		14.00
Taxes, licenses and Insurance Department fees		24.00
Advertising, printing, etc.		47.00
Legal expenses		10.00
All other expenditures		37.00
Total disbursements during the year		$ 1,123.50

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 134,400.00
Premiums received	168.00
Losses paid	991.50
Losses incurred	991.50

SOUTHERN STOCK FIRE INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated January 30, 1895. Commenced Business February 11, 1895.

B. D. HEATH, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of net or ledger assets December 31, 1904	$ 221,733.54	
Increase of paid-up capital during the year	30,000.00	
Extended at		$ 251,733.54

INCOME.

	Fire.	
Gross premiums received during the year	$ 86,617.88	
Deduct re-insurance, rebate, abatement and return premiums	17,193.04	
Received for premiums other than perpetuals		69,424.84
Interest on mortgage loans	$ 1,729.15	
Interest on collateral loans	370.83	
Interest on bonds and dividends on stocks	3,202.50	
Interest from all other sources	120.68	
Rents from company's property	361.49	
Total interest and rents		5,784.65
Total income		$ 75,209.49
Sum of both amounts		$ 326,943.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	35,122.12	
Deduct amount received for salvage and from re-insurance in other companies	3,764.22	
Net amount paid for losses		$ 31,357.90
Scrip or certificates of profit redeemed in cash		14.08
Open accounts		555.97
All other expenditures		28,365.78
Total disbursements during the year		$ 60,293.73
Balance December 31, 1905		$ 266,649.30

LEDGER ASSETS.

Mortgage loans on real estate	$ 42,150.00
Loans secured by pledge of bonds, stocks or other collateral	3,000.00
Book value of bonds and stocks	54,025.98
Deposited in banks	55,453.24
Agents' balances, representing business written subsequent to October 1, 1905	11,292.95
Agents' balances, representing business written prior to October 1, 1905	252.52

Bills receivable, taken for fire risks	$ 11.25	
Other ledger assets	463.36	
Total ledger assets		$ 166,649.30
Guarantors' bonds		100,000.00
Total ledger assets		$ 266,649.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	252.52
Total admitted assets	$ 266,396.78

LIABILITIES.

Gross claims for losses in process of adjustment	$ 1,566.70	
Net amount of unpaid losses and claims		$ 1,566.70
Unearned premiums on fire risks, running one year or less	$ 21,131.14	
Unearned premiums on fire risks, running more than one year	39,896.98	
Total unearned premiums as computed above		61,028.12
Unpaid dividends due stockholders		1,820.46
Unpaid dividends due policy-holders		2,234.02
Total liabilities, except capital		$ 66,649.30
Capital actually paid up in cash	$ 100,000.00	
Guarantors' bonds	100,000.00	
Surplus as regards policy-holders		200,000.00
Total liabilities		$ 266,649.30

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 7,200,669.00	$ 118,720.55
Written or renewed during the year	5,092,358.00	86,617.88
Total	$ 12,293,027.00	$ 205,338.43
Deduct those expired and marked off as terminated	4,446,761.00	75,267.95
In force at the end of the year 1905	$ 7,846,266.00	$ 130,070.48
Deduct amount re-insured	653,176.00	12,061.89
Net amount in force December 31,'1905	$ 7,193,090.00	$ 118,008.59

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 2,442,181.00	$ 42,262.28	$ 21,131.14
In 1903	3 years	One-sixth	1,305,504.00	21,245.65	3,540.94
In 1904	3 years	One-half	1,600,398.00	24,408.11	12,204.05
In 1905	3 years	Five-sixths	1,603,308.00	24,951.37	20,792.81
In 1902	5 years	Three-tenths	39,455.00	874.64	262.38
In 1903	5 years	One-half	48,421.00	1,097.55	548.77
In 1904	5 years	Seven-tenths	68,656.00	1,520.38	1,064.28
In 1905	5 years	Nine-tenths	85,167.00	1,648.61	1,483.75
Total			$ 7,193,090.00	$ 118.008.59	$ 61,028.12

GENERAL INTERROGATORIES.

Losses incurred during 1905—Fire	$ 31,357.90

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 3,478,840.00
Premiums received	57,900.50
Losses paid	31,357.90
Losses incurred	31,357.90

SOUTHERN UNDERWRITERS INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated February, 1903. Commenced Business April, 1903.

D. A. TOMPKINS, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Stockholders' bonds ---------- $137,500.00.

Amount of capital paid up in cash, 487,500.00.

Amount of net or ledger assets December 31, 1904	$ 671,952.22	
Increase of paid-up capital during year	130,000.00	
Extended at		$ 801,952.22

INCOME.

	Fire.	
Gross premiums received during the year	$ 237,712.12	
Deduct re-insurance, rebate, abatement and return premiums	48,966.50	
Received for premiums other than perpetuals		188,745.62
Interest on mortgage loans	$ 5,159.44	
Interest on collateral loans	670.83	
Interest on bonds and dividends on stocks	6,599.28	
Interest from all other sources	250.59	
Rents from company's property	722.99	
Total interest and rents		13,403.13
Amount added to surplus of Southern Loan and Trust Company		37,384.57
From all other sources		3,687.54
Total income		$ 243,220.89
Sum of both amounts		$ 1,045,173.11

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 81,890.66	
Deduct amount received for salvage and from re-insurance in other companies	14,082.53	
Net amount paid for losses		67,808.13
Paid stockholders for interest or dividends		5,250.00
Scrip or certificates of profit redeemed in cash		19.60
Taxes, licenses and Insurance Department fees		789.00

Open accounts		$ 956.00
All other expenditures		78,609.12
Total disbursements during the year		$ 153,431.85
Balance December 31, 1905		$ 891,741.26

LEDGER ASSETS.

Mortgage loans on real estate	$ 106,775.00	
Loans secured by pledge of bonds, stocks or other collateral	27,300.00	
Book value of bonds and stocks	201,017.96	
Deposited in banks	101,643.54	
Agents' balances, representing business written subsequent to October 1, 1905	29,050.36	
Agents' balances, representing business written prior to October 1,1905	252.52	
Bills receivable, taken for fire risks	84.25	
Other ledger assets	3,117.63	
Stockholders' bonds	137,500.00	
Southern Life and Trust Company, capital and surplus	285,000.00	
Total ledger assets		$ 891,741.26

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	252.52
Total admitted assets	$ 891,488.74

LIABILITIES.

Gross claims for losses in process of adjustment	$ 3,376.73	
Net amount of unpaid losses and claims		$ 3,376.73
Unearned premiums on fire risks, running one year or less	$ 64,466.07	
Unearned premiums on fire risks, running more than one year	80,550.05	
Total unearned premiums as computed above		145,016.12
Unpaid dividends due stockholders		7,070.46
Unpaid dividends due policy-holders		2,587.91
Total liabilities, except capital		$ 158,051.22
Stockholders' bonds	$ 137,500.00	
Capital actually paid up in cash	487,500.00	
Surplus over all liabilities	108,437.52	
Surplus as regards policy-holders		733,437.52
Total liabilities		$ 891,488.74

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 13,827,193.00	$ 239,127.55
Written or renewed during the year	13,572,125.00	237,712.12
Total	$ 27,399,318.00	$ 476,839.67
Deduct those expired and marked off as terminated	9,746,292.00	173,253.42
In force at the end of the year 1905	$ 17,653,026.00	$ 303,586.25
Deduct amount re-insured	1,704,550.00	31,332.00
Net amount in force December 31, 1905	$ 15,948,476.00	$ 272,254.25

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Fraction Unearned.	Amount Covered.	Premiums Charged.	Premiums Unearned.
In 1905	1 year or less	One-half	$ 7,130,834.00	$ 128,932.15	$ 64,466.07
In 1903	3 years	One-sixth	2,084,780.00	33,967.19	5,661.19
In 1904	3 years	One-half	2,834,279.00	43,828.65	21,914.31
In 1905	3 years	Five-sixths	3,306,273.00	52,361.61	43,634.68
In 1902	5 years	Three-tenths	63,688.00	1,422.55	426.75
In 1903	5 years	One-half	111,059.00	2,460.00	1,230.00
In 1904	5 years	Seven-tenths	144,341.00	3,353.81	2,347,65
In 1905	5 years	Nine-tenths	273,222.00	5,928.29	5,335.47
Total			$ 15,948,476.00	$ 272,254.25	145,016.12

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,122,105.00
Premiums received	21,322.45
Losses paid	6,972.52
Losses incurred	6,972.52

UNDERWRITERS OF GREENSBORO INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated 1897. Amended 1899. Commenced Business February, 1898.

J. VAN LINDLEY, President. A. W. MCALISTER, Secretary.

Home Office, 112 East Market Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $37,500.00.

Amount of net or ledger assets December 31, 1904	$ 115,698.79

NCOME.

	Fire.	
Gross premiums received during the year	$ 44,825.51	
Deduct re-insurance, rebate, abatement and return premiums	8,340.76	
Received for premiums other than perpetuals		36,484.75
Interest on mortgage loans	$ 914.14	
Interest on collateral loans	300.00	
Interest on bonds and dividends on stocks	2,140.00	
Interest from all other sources	126.85	
Rents from company's property	361.50	
Total interest and rents		3,842.49
Total income		$ 40,327.24
Sum of both amounts		$ 156,026.03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 12,480.26	
Deduct amount received for salvage and from re-insurance in other companies	1,727.59	
Net amount paid for losses		$ 10,752.67
Paid stockholders for interest or dividends		2,250.00
Scrip or certificates of profit redeemed in cash		5.52
Licenses and Insurance Department fees		161.58
Open accounts		189.14
All other expenditures		15,139.75
Total disbursements during the year		$ 28,498.66
Balance December 31, 1905		$ 127,527.37

LEDGER ASSETS.

Mortgage loans on real estate	$ 25,650.00	
Loans secured by pledge of bonds, stocks or other collateral	10,300.00	
Book value of bonds and stocks	32,375.98	
Deposited in bank	16,910.88	
Agents' balances, representing business written subsequent to October 1, 1905	4,281.66	
Bills receivable, taken for fire risks	45.50	
Open accounts	463.35	
Stockholders' bonds	37,500.00	
Total admitted assets		$ 127,527.37

LIABILITIES.

Gross claims for losses in process of adjustment	$ 1,810.03	
Net amount of unpaid losses and claims		$ 1,810.03
Unearned premiums on fire risks, running one year or less	$ 13,650.47	
Unearned premiums on fire risks, running more than one year	14,094.99	
Total unearned premiums as computed above		27,745.46
Unpaid dividends due stockholders		2,250.00
Unpaid dividends due policy-holders		353.89
Total liabilities, except capital		$ 32,159.38
Stockholders' bonds	$ 37,500.00	
Capital actually paid up in cash	37,500.00	
Surplus over all liabilities	20,367.99	
Surplus as regards policy-holders		95,367.99
Total liabilities		$ 127,527.37

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 3,010,425.00	$ 53,033.00
Written or renewed during the year	2,535,174.00	44,825.51
Total	$ 5,545,599.00	$ 97,858.51
Deduct those expired and marked off as terminated	2,245,875.00	40,157.59
In force at the end of the year 1905	$ 3,299,724.00	$ 57,700.92
Deduct amount re-insured	229,750.00	4,418.16
Net amount in force December 31, 1905	$ 3,069,974.00	$ 53,282.76

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 1,408,594.00	$ 27,300.95	$ 13,650.47
In 1903	3 years	One-sixth	391,268.00	6,200.17	1,033.41
In 1904	3 years	One-half	595,772.00	8,991.35	4,495.67
In 1905	3 years	Five-sixths	586,519.00	8,874.25	7,395.21
In 1902	5 years	Three-tenths	22,833.00	512.58	153.77
In 1903	5 years	One-half	18,138.00	362.71	181.36
In 1904	5 years	Seven-tenths	19,100.00	504.19	352.93
In 1905	years	Nine-tenths	27,750.00	536.26	482.64
Total			$ 3,069,974.00	$ 53,282.76	$ 27,745.46

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 2,132,613.00
Premiums received	41,243.80
Losses paid	10,752.67
Losses incurred	10,752.67

UNION COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated March 13, 1903. Commenced Business August 1, 1903.

W. H. PHIFER, President. JAMES MCNEELY, Secretary and Treasurer.

Home Office, Monroe, N. C.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 403.06

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,956.66	
Received for premiums other than perpetuals		1,956.66
Total income		$ 1,956.66
Sum of both amounts		$ 2,359.72

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,666.00	
Net amount paid for losses		1,666.00
Salaries, fees and all other charges of officers		152.95
Taxes, licenses and Insurance Department fees		127.28
Advertising, printing, etc.		34.49
Total disbursements during the year		$ 1,980.72
Balance December 31, 1905		$ 379.00

LEDGER ASSETS.

Cash in company's office	$ 329.00	
Deposited in banks	50.00	
Total admitted assets		$ 379.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 35,860.00
Premiums received	1,956.66
Losses paid	1,666.00
Losses incurred	1,666.00

FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

ÆTNA INSURANCE COMPANY OF CONNECTICUT.

ncorporated June, 1819. Commenced Business August 17, 1819.

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

Home Office, Hartford, Connecticut.

CAPITAL STOCK.

Amount of capital paid up in cash, $4,000,000.00.

Amount of net or ledger assets December 31, 1904			$ 12,730,797.03

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 7,804,535.52	$ 530,229.15	
Deduct re-insurance, rebate, abatement and return premiums	2,088,776.33	159,041.22	
	$ 5,715,759.19	$ 371,187.93	
Received for premiums other than perpetuals			6,086,947.12
Deposit premiums received on perpetual risks			4,046.65
Interest on mortgage loans		$ 636.00	
Interest on bonds and dividends on stocks		579,172.00	
Total interest			579,808.00
Profit on sale or maturity of ledger assets			44,943.12
Profit and loss items			46,238.33
Total income			$ 6,761,983.22
Sum of both amounts			$ 19,492,780.25

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 3,420,041.61	$ 286,682.16	
Deduct amount received for salvage and from re-insurance in other companies	686,420.19	71,611.41	
	$ 2,733,621.42	$ 215,070.75	
Net amount paid for losses			2,948,692.17
Deposit premiums returned			3,522.98
Paid stockholders for interest or dividends			670,000.00
Commissions or brokerage			1,039,229.15
Salaries, fees and all other charges of officers, clerks, agents and other employees			376,947.38
Taxes on real estate			5,095.92
All other taxes, licenses and Insurance Department fees			154,624.17
Legal expenses			3,791.57
Repairs and expenses (other than taxes on real estate)			311.34
Loss on sales or maturity of ledger assets			65,160.16
Advertising, printing, etc.			51,796.66
Furniture and fixtures			156.65
Miscellaneous			399,485.37
Agents' uncollectible balances and sundry profit and loss items			53,273.91
Total disbursements during the year			$ 5,772,087.43
Balance December 31, 1905			$ 13,720,692.82

LEDGER ASSETS.

Book value of real estate	$ 576,746.00	
Mortgage loans on real estate	12,600.00	
Book value of bonds and stocks	11,889,398.79	
Cash in company's office	1,121.58	
Deposited in banks	1,118,862.95	
Agents' balances, representing business written subsequent to October 1, 1905	104,673.98	
Agents' balances, representing business written prior to October 1, 1905	17,289.52	
Total ledger assets		$ 13,720,692.82

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 196.00	
Interest accrued on other assets	1,625.00	
Total		1,821.00
Market value of bonds and stocks over book value		2,400,400.07
Gross premiums in course of transmission December 31, 1905		741,418.50
Gross assets		$ 16,864,332.39

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 17,289.52	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	31,746.00	
Total		49,035.52
Total admitted assets		$ 16,815,296.87

LIABILITIES.

Gross losses adjusted and unpaid	$ 144,203.51	
Gross claims for losses in process of adjustment	399,355.50	
Gross claims for losses resisted	14,504.32	
Total	$ 558,063.33	
Deduct re-insurance due or accrued	113,283.68	
Net amount of unpaid losses and claims		$ 444,779.65
Unearned premiums on fire risks, running one year or less	$ 1,901,589.98	
Unearned premiums on fire risks, running more than one year	2,897,446.46	
Unearned premiums on marine and inland navigation risks	132,678.89	
Total unearned premiums as computed above		4,931,715.33
Amount reclaimable on perpetual fire insurance policies		85,179.09
Commissions, brokerage and other charges due to agents and brokers		74,789.41
Return premiums		129,204.36
Re-insurance premiums		113,618.10
Total liabilities, except capital		$ 5,779,285.94
Capital actually paid up in cash	$ 4,000,000.00	
Surplus over all liabilities	7,036,010.93	
Surplus as regards policy-holders		11,036,010.93
Total liabilities		$ 16,815,296.87

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 777,046,234.00	$ 9,784,505.65
Written or renewed during the year	588,013,368.00	7,804,535.52
Total	$1,365,059,602.00	$ 17,589,041.17
Deduct those expired and marked off as terminated	529,366,474.00	7,097,046.76
In force at the end of the year 1905	$ 835,693,128.00	$ 10,491,994.41
Deduct amount re-insured	103,306,166.00	1,375,110.38
Net amount in force December 31, 1905	$ 732,386,962.00	$ 9,116,884.03

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 8,953,627.00	$ 273,547.61
Written during the year	99,563,818.00	530,229.15
Total	$ 108,517,445.00	$ 803,776.76
Deduct those expired and marked off as terminated	88,113,364.00	451,302.35
In force at the end of the year 1905	$ 20,404,081.00	$ 352,474.41
Deduct amount re-insured	2,846,950.00	87,116.63
Net amount in force December 31, 1905	$ 17,557,131.00	$ 265,357.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 261,820,254.00	$ 3,803,179.95	$ 1,901,589.98
In 1904	2 years	One-fourth	1,620,235.00	14,097.06	3,524.27
In 1905	2 years	Three-fourths	1,874,082.00	19,505.27	14,628.95
In 1903	3 years	One-sixth	89,249,093.00	956,165.95	159,360.99
In 1904	3 years	One-half	104,224,884.00	1,141,390.86	570,695.43
In 1905	3 years	Five-sixths	128,687,451.00	1,403,110.20	1,169,258.50
In 1902	4 years	One-eighth	4,137,434.00	44,340.88	5,542.61
In 1903	4 years	Three-eighths	4,229,149.00	45,569.26	17,088.47
In 1904	4 years	Five-eighths	2,519,805.00	22,879.05	14,299.41
In 1905	4 years	Seven-eighths	2,867,445.00	27,534.74	24,092.90
In 1901	5 years	One-tenth	19,939,056.00	239,941.13	23,994.11
In 1902	5 years	Three-tenths	22,147,622.00	276,990.09	83,097.03
In 1903	5 years	One-half	25,548,384.00	312,638.94	156,319.47
In 1904	5 years	Seven-tenths	28,348,305.00	365,211.33	255,647.93
In 1905	5 years	Nine-tenths	35,173,763.00	444,329.32	399,896.39
Total			$ 732,386,963.00	$ 9,116,884.03	$ 4,799,036.44
Perpetual risks—95 per cent.			3,745,928.00	89,662.20	85,179.09
Grand total			$ 736,132,890.00	$ 9,206,546.23	$ 4,884,215.53

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,614,602.67
Losses incurred during 1905—inland and marine	214,326.52
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	200,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Tornado.*
Risks written	$ 4,806,356.00	$ 327,295.00
Premiums received	83,872.48	2,272.05
Losses paid	42,557.15	----------
Losses incurred	46,889.58	----------
Losses now unpaid	4,801.43	----------

AGRICULTURAL INSURANCE COMPANY OF NEW YORK.

Incorporated 1853. Commenced Business 1853.

W. H. STEVENS, President. J. I. ADAMS, Secretary.

Home Office, 23 Washington Street, Watertown, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,641,009.66

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,953,481.50	
Deduct re-insurance, rebate, abatement and return premiums	608,652.38	
Received for premiums other than perpetuals		1,344,829.12
Interest on mortgage loans	$ 29,705.66	
Interest on collateral loans	19,766.53	
Interest on bonds and dividends on stocks	48,340.38	
Interest from all other sources	4,580.66	
Rents from company's property	4,909.15	
Total interest and rents		107,302.38
Profit on sale or maturity of ledger assets		32,054.10
Total income		$ 1,484,185.60
Sum of both amounts		$ 4,125,195.26

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 766,765.48	
Deduct amount received for salvage and from re-insurance in other companies	162,724.45	
Net amount paid for losses		604,041.03
Paid stockholders for interest or dividends		50,000.00
Commissions or brokerage		292,737.67
Salaries, fees and all other charges of officers, clerks, agents and other employees		95,169.42
Taxes on real estate		3,465.91
All other taxes, licenses and Insurance Department fees		48,678.76
Repairs and expenses (other than taxes on real estate)		1,054.56
Board taxes		16,833.35
General and agency expenses, stationery, printing, postage, exchange and maps		86,444.76
Accounts charged off		608.07
Total disbursements during the year		$ 1,199,033.53
Balance December 31, 1905		$ 2,926,161.73

LEDGER ASSETS.

Book value of real estate	$ 307,895.83
Mortgage loans on real estate	582,702.07
Loans secured by pledge of bonds, stocks or other collateral	473,340.00
Book value of bonds and stocks	1,165,579.48
Cash in company's office	6,044.85
Deposited in banks	174,600.60

Agents' balances, representing business written subsequent to October 1, 1905	$ 209,644.64	
Agents' balances, representing business written prior to October 1, 1905	6,354.26	
Total ledger assets		$ 2,926,161.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 11,694.95	
Interest due and accrued on bonds and stocks	12,675.08	
Interest due and accrued on collateral loans	10,628.18	
Interest due and accrued on other assets	2,717.07	
Total		37,715.28
Market value of bonds and stocks over book value		39,782.52
Gross assets		$ 3,003,659.33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 6,354.26	
Mortgage loans, second lien	22,592.29	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	8,497.83	
Mortgage loans	5,851.00	
Total		43,295.38
Total admitted assets		$ 2,960,364.15

LIABILITIES.

Gross losses adjusted and unpaid	$ 57,026.86	
Gross claims for losses in process of adjustment	75,846.05	
Gross claims for losses resisted	12,625.50	
Total	$ 145,498.40	
Deduct re-insurance due or accrued	6,172.46	
Net amount of unpaid losses and claims		$ 139,325.94
Unearned premiums on fire risks, running one year or less	$ 465,813.50	
Unearned premiums on fire risks, running more than one year	988,276.00	
Total unearned premiums as computed above		1,454,089.50
Re-insurance premiums		9,687.16
Total liabilities, except capital		$ 1,603,102.60
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	857,261.55	
Surplus as regards policy-holders		1,357,261.55
Total liabilities		$ 2,960,364.15

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force on the 31st day of December	$ 276,954,000.00	$ 2,755,586.00
Written or renewed during the year	183,949,800.00	1,953,482.00
Total	$ 460,903,800.00	$ 4,709,068.00
Deduct those expired and marked off as terminated	166,023,000.00	1,772,063.00
In force at the end of the year 1905	$ 294,880,800.00	$ 2,937,005.00
Deduct amount re-insured	15,828,500.00	151,526.00
Net amount in force December 31, 1905	$ 279,052,300.00	$ 2,785,479.00

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 76,924,600.00	$ 931,627.00	$ 465,813.50
In 1904	2 years	One-fourth	326,300.00	1,806.00	451.50
In 1905	2 years	Three-fourths	291,100.00	2,342.00	1,756.50
In 1903	3 years	One-sixth	40,768,300.00	361,836.00	60,306.00
In 1904	3 years	One-half	46,489,500.00	425,017.00	212,508.50
In 1905	3 years	Five-sixths	52,865,900.00	470,707.00	392,255.83
In 1902	4 years	One-eighth	289,400.00	2,343.00	292.87
In 1903	4 years	Three-eighths	277,400.00	2,088.00	782.99
In 1904	4 years	Five-eighths	416,700.00	3,287.00	2,054.38
In 1905	4 years	Seven-eighths	486,500.00	4,075.00	3,565.62
In 1901	5 years	One-tenth	10,595,300.00	98,046.00	9,804.60
In 1902	5 years	Three-tenths	10,403,200.00	104,305.00	31,291.50
In 1903	5 years	One-half	10,383,400.00	102,541.00	51,270.50
In 1904	5 years	Seven-tenths	13,086,800.00	121,695.00	85,186.50
In 1905	5 years	Nine-tenths	14,553,600.00	148,894.00	134,004.60
Various	Over 5 years	Pro rata	894,300.00	4,870.00	2,744.11
Total			$ 279,052,300.00	$ 2,785,479.00	$ 1,454,089.50

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 617,750.00
Largest amount written on any one risk	50,000.00
Stock owned by the directors at par value	82.300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 590,200.00
Premiums received	9,928.00
Losses paid	6,951.00
Losses incurred	7,131.00
Losses now unpaid	184.00

AMERICAN INSURANCE COMPANY OF NEW JERSEY.

Incorporated February 20, 1846. Commenced Business April 1, 1846.

E. O. DOREMUS, President. JAMES H. WORDEN, Secretary.

Home Office, 70 Park Place, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $600,000.00.

Amount of net or ledger assets December 31, 1904	$ 5,220,430.75

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,947,174.62	
Deduct re-insurance, rebate, abatement and return premiums	658,206.26	
Received for premiums other than perpetuals		2,288,968.36
Interest on mortgage loans	$ 79,703.87	
Interest on bonds and dividends on stocks	106,703.88	
Interest from all other sources	4,614.69	
Rents from company's property	12,432.22	
Total interest and rents		203,454.66
Profit on sale or maturity of ledger assets		196,485.28
Total income		$ 2,688,908.30
Sum of both amounts		$ 7,909,339.05

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,083,285.94	
Deduct amount received for salvage and from re-insurance in other companies	130,298.15	
Net amount paid for losses		952,987.79
Paid stockholders for interest or dividends (amount declared during the year, $102,150.00)		95,895.02
Paid policy-holders for dividends		145.00
Commissions or brokerage		472,773.88
Salaries, fees and all other charges of officers, clerks, agents and other employees		122,835.19
Taxes on real estate		5,551.01
All other taxes, licenses and Insurance Department fees		67,887.69
Repairs and expenses (other than taxes on real estate)		2,890.24
Loss on sales or maturity of ledger assets		3,245.13
Advertising, printing, stationery, postage, express, traveling, legal and miscellaneous expenses		174,168.40
Total disbursements during the year		$ 1,898,379.35
Balance December 31, 1905		$ 6,010,959.70

LEDGER ASSETS.

Book value of real estate	$ 533,900.00	
Mortgage loans on real estate	1,524,175.75	
Book value of bonds and stocks	3,166,334.34	
Cash in company's office	1,162.04	
Deposited in banks	221,267.46	
Agents' balances, representing business written subsequent to October 1, 1905	298,426.14	
Agents' balances, representing business written prior to October 1, 1905	5,478.90	
Bills receivable, taken for fire risks	260,215.07	
Total ledger assets		$ 6,010,959.70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 22,730.19	
Interest accrued on bonds and stocks	41,194.90	
Rents due	128.00	
Total		$ 64,053.09
Gross assets		$ 6,075,012.79

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 5,478.90	
Bills receivable, past due, taken for fire risks	48,871.95	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks	15,304.34	
Total		69,655.19
Total admitted assets		$ 6,005,357.60

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,239.21	
Gross claims for losses in process of adjustment	166,437.13	
Gross claims for losses resisted	6,756.17	
Total	$ 176,432.51	
Deduct re-insurance due or accrued	28,843.78	
Net amount of unpaid losses and claims		$ 147,588.73
Unearned premiums on fire risks, running one year or less	$ 538,441.10	
Unearned premiums on fire risks, running more than one year	2,152,854.43	
Total unearned premiums as computed above		2,691,295.53
Unpaid dividends due stockholders		30,752.07
Commissions, brokerage and other charges due to agents and brokers		105,261.86
Total liabilities, except capital		$ 2,974,898.19
Capital actually paid up in cash	$ 600,000.00	
Surplus over all liabilities	2,430,459.41	
Surplus as regards policy-holders		3,030,459.41
Total liabilities		$ 6,005,357.60

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 421,688,282.00	$ 4,564,472.59
Written or renewed during the year	273,740,868.00	2,947,174.62
Total	$ 695,429,150.00	$ 7,511,647.21
Deduct those expired and marked off as terminated	265,575,711.00	2,295,840.45
In force at the end of the year 1905	$ 478,853,439.00	$ 5,215,806.76
Deduct amount re-insured	31,430,979.00	330,575.39
Net amount in force December 31, 1905	$ 447,422,460.00	$ 4,885,231.37

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 89,645,112.00	$ 1,076,882.21	$ 538,441.10
In 1904	2 years	One-fourth	878,841.00	6,987.75	1,746.93
In 1905	2 years	Three-fourths	1,193,151.00	8,990.93	6,743.20
In 1903	3 years	One-sixth	56,318,412.00	484,354.31	80,725.72
In 1904	3 years	One-half	64,863,162.00	567,225.52	283,612.76
In 1905	3 years	Five-sixths	78,165,348.00	690,415.75	575,346.46
In 1902	4 years	One-eighth	446,851.00	4,166.00	520.75
In 1903	4 years	Three-eighths	668,059.00	5,927.00	2,222.63
In 1904	4 years	Five-eighths	1,020,861.00	9,399.57	5,874.73
In 1905	4 years	Seven-eighths	1,380,741.00	13,694.28	11,982.50
In 1901	5 years	One-tenth	17,184,054.00	215,950.83	21,595.08
In 1902	5 years	Three-tenths	26,296,648.00	342,956.44	102,886.93
In 1903	5 years	One-half	30,362,026.00	386,291.77	193,145.89
In 1904	5 years	Seven-tenths	36,507,160.00	491,696.31	344,187.42
In 1905	5 years	Nine-tenths	42,492,034.00	580,292.70	522,263.43
Total			$ 447,422,460.00	$ 4,885,231.37	$ 2,691,295.53

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire and tornado	$ 915,018.52
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	85,395.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 318,879.00
Premiums received	4,881.76
Losses paid	97.64
Losses incurred	947.64
Losses now unpaid	850.00

AMERICAN CENTRAL INSURANCE COMPANY OF MISSOURI.

Incorporated February, 1853. Commenced Business February, 1853.

GEORGE T. CRAM, President. JOHN H. ADAMS, Secretary.

Home Office, 816 Olive Street, St. Louis, Mo.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1905	$ 3,401,642.98

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,936,148.54	
Deduct re-insurance, rebate, abatement and return premiums	914,120.33	
Received for premiums other than perpetuals		2,022,028.21
Interest on mortgage loans	$ 412.00	
Interest on collateral loans	11,381.17	
Interest on bonds and dividends on stocks	158,447.74	
Interest from all other sources	3,403.28	
Total interest		173,644.19
Profit on sale or maturity of ledger assets		7,531.25
Total income		$ 2,203,203.65
Sum of both amounts		$ 5,604,846.63

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,210,916.60	
Deduct amount received for salvage and from re-insurance in other companies	220,813.59	
Net amount paid for losses		$ 990,103.07
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		386,672.37
Salaries, fees and all other charges of officers, clerks, agents and other employees		102,271.83
Taxes, licenses and Insurance Department fees		48,049.97
Rents		7,888.92
Advertising		3,130.57
Postage, exchange, express and telegraph		14,483.33
General expenses		224,094.41
Total disbursements during the year		$ 1,896,694.41
Balance December 31, 1905		$ 3,708,152.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 7,500.00	
Loans secured by pledge of bonds, stocks or other collateral	170,000.00	
Book value of bonds and stocks	2,975,828.17	
Cash in company's office	11,925.15	
Deposited in banks	221,890.43	
Agents' balances, representing business written subsequent to October 1, 1905	321,008.47	
Total ledger assets		$ 3,708,152.22

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	$ 553,050.00
Gross assets	$ 4,261,202.22

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:	
Bonds and stocks	21,241.87
Total admitted assets	$ 4,239,960.35

LIABILITIES.

Gross losses adjusted and unpaid	$ 60,886.91	
Gross claims for losses in process of adjustment	124,151.91	
Gross claims for losses resisted	14,328.59	
Total	$ 199,367.41	
Deduct re-insurance due or accrued	52,447.73	
Net amount of unpaid losses and claims		$ 146,919.68
Unearned premiums on fire risks, running one year or less	$ 685,015.31	
Unearned premiums on fire risks, running more than one year	928,356.03	
Total unearned premiums as computed above		1,613,371.34
Commissions, brokerage and other charges due to agents and brokers		48,151.27
Total liabilities, except capital		$ 1,808,442.29
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,431,518.06	
Surplus as regards policy-holders		2,431,518.06
Total liabilities		$ 4,239,960.35

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 269,915,730.00	$ 3,231,773.86
Written or renewed in 1905	226,846,319.00	2,936,148.54
Total	$ 496,762,049.00	$ 6,167,922.40
Deduct expirations and cancellations	201,255,280.00	2,596,903.90
In force December 31, 1905	$ 295,506,769.00	$ 3,571,018.50
Deduct amount re-insured	33,949,280.00	503,183.57
Net amount in force	$ 261,557,489.00	$ 3,067,834.93

RECAPITULATION OF RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 95,916,140.00	$ 1,370,030.62	$ 685,015.31
In 1904	2 years	One fourth	425,800.00	3,011.12	752.78
In 1905	2 years	Three-fourths	799,976.00	8,510.60	6,382.95
In 1903	3 years	One-sixth	30,782,078.00	304,113.20	50,685.52
In 1904	3 years	One-half	36,839,215.00	372,756.74	186,378.37
In 1905	3 years	Five-sixths	45,248,777.00	451,627.50	376,356.25
In 1902	4 years	One-eighth	759,299.00	6,018.06	752.25
In 1903	4 years	Three-eighths	539,633.00	4,828.11	1,810.53
In 1904	4 years	Five-eighths	393,519.00	3,494.58	2,184.10
In 1905	4 years	Seven-eighths	517,843.00	5,056.69	4,424.56
In 1901	5 years	One-tenth	7,724,814.00	74,993.91	7,499.39
In 1902	5 years	Three-tenths	9,405,310.00	95,291.83	28,587.54
In 1903	5 years	One-half	9,805,014.00	109,999.15	54,999.52
In 1904	5 years	Seven-tenths	10,801,606.00	123,750.86	86,625.56
In 1905	5 years	Nine-tenths	11,598,465.00	134,351.96	120,916.71
Total			$ 261,557,489.00	$ 3,067,834.93	$ 1,613,371.34

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,014,598.07
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	175,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 820,152.00
Premiums received	14,202.96
Losses paid	9,280.90
Losses incurred	8,813.47
Losses now unpaid	918.07

AMERICAN INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated June 12, 1818. Commenced Business June 18, 1818.

FRANCIS PEABODY, President. HENRY S. BEAN, Secretary.

Home Office, 30 Kilby Street, Boston, Mass.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of net or ledger assets December 31, 1904	$ 659,118.49

INCOME.

	Fire.	
Gross premiums received during the year	$ 883,375.66	
Deduct re-insurance, rebate, abatement and return premiums	249,335.44	
Received for premiums other than perpetuals		634,040.22
Interest on mortgage loans	$ 1,552.76	
Interest on bonds and dividends on stocks	21,274.61	
Interest from all other sources	1,200.26	
Total interest		24,027.63
Profit on sale or maturity of ledger assets		738.00
Total income		$ 658,805.85
Sum of both amounts		$ 1,317,924.34

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 377,968.98	
Deduct amount received for salvage and from re-insurance in other companies	98,143.01	
Net amount paid for losses		279,825.97
Paid stockholders for interest or dividends		21,000.00
Commissions or brokerage		156,562.55
Salaries, fees and all other charges of officers, clerks, agents and other employees		23,619.89
Taxes, licenses and Insurance Department fees		16,153.05

Rents		$ 2,140.00
Office and agency supplies, Underwriters' Boards and miscellaneous expenses		48,638.39
Total disbursements during the year		$ 547,939.85
Balance December 31, 1905		$ 769,984.49

LEDGER ASSETS.

Mortgage loans on real estate	$ 37,000.00	
Book value of bonds and stocks	584,324.08	
Cash in company's office	755.80	
Deposited in banks	56,919.28	
Agents' balances, representing business written subsequent to October 1, 1905	90,985.33	
Total ledger assets		$ 769,984.49

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 408.75	
Interest accrued on bonds and stocks	6,074.13	
Total		6,482.88
Market value of bonds and stocks over book value		20,384.92
Total admitted assets		$ 796,852.29

LIABILITIES.

Gross losses adjusted and unpaid	$ 9,678.81	
Gross claims for losses in process of adjustment	35,951.20	
Total	$ 45,630.01	
Deduct re-insurance due or accrued	10,916.00	
Net amount of unpaid losses and claims		$ 34,714.01
Unearned premiums on fire risks, running one year or less	$ 257,134.95	
Unearned premiums on fire risks, running more than one year	109,015.73	
Total unearned premiums as computed above		366,150.68
Salaries, rents, etc., due and accrued		1,530.27
Commissions, brokerage and other charges due to agents and brokers		391.48
Re-insurance premiums		2,004.14
Total liabilities, except capital		$ 404,790.58
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	92,061.71	
Surplus as regards policy-holders		392,061.71
Total liabilities		$ 796,852.29

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 77,123,509.00	$ 963,371.20
Written or renewed during the year	67,444,725.00	883,375.66
Total	$ 144,568,234.00	$ 1,846,746.86
Deduct those expired and marked off as terminated	58,331,243.00	776,228.57
In force at the end of the year 1905	$ 86,236,991.00	$ 1,070,518.29
Deduct amount re-insured	33,702,539.00	389,803.10
Net amount in force December 31, 1905	$ 52,534,452.00	$ 680,715.19

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 36,439,694.00	$ 514,269.89	$ 257,134.95
In 1904	2 years	One-fourth	76,702.00	567.65	141.91
In 1905	2 years	Three-fourths	228,014.00	2,275.54	1,706.66
In 1903	3 years	One-sixth	225,657.00	3,013.24	502.21
In 1904	3 years	Three-sixths	99,963.00	912.27	456.14
In 1905	3 years	Five-sixths	11,070,550.00	113,647.29	94,706.08
In 1902	4 years	One-eighth	85,702.00	759.96	94.99
In 1903	4 years	Three-eighths	120,217.00	1,246.64	467.49
In 1904	4 years	Five-eighths	101,100.00	925.39	578.37
In 1905	4 years	Seven-eighths	109,800.00	1,076.39	939.34
In 1901	5 years	One-tenth	1,714,692.00	17,861.78	1,786.17
In 1902	5 years	Three-tenths	2,128,406.00	22,433.76	6,730.12
In 1903	5 years	Five-tenths	113,897.00	1,592.68	796.34
In 1904	5 years	Seven-tenths	5,088.00	47.66	33.36
In 1905	5 years	Nine-tenths	15,000.00	85.05	76.55
Total			$ 52,534,452.00	$ 680,715.19	$ 366,150.68

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 279,005.00
Largest amount written on any one risk	34,000.00
Stock owned by directors at par value	78,400.00

No direct business in State of North Carolina during the year—Re-insurance only.

AMERICAN FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 28, 1810. Commenced Business March 12, 1810.

CLARENCE E. PORTER, President. WAITE BLIVEN, Secretary.

Home Office, 308 and 310 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,768,803.82

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,224,237.34	
Deduct re-insurance, rebate, abatement and return premiums	455,200.97	
Received for premiums other than perpetuals		1,769,036.37
Deposit premiums received on perpetual risks		27,078.41
Interest on mortgage loans	$ 35,550.58	
Interest on collateral loans	105.43	
Interest on bonds and dividends on stocks	56,648.17	

Interest from all other sources	$ 91.51	
Rents from company's property, including $6,000,00 for company's own occupancy	21,570.72	
Total interest and rents		$ 113,966.41
Profit on sale or maturity of ledger assets		2,624.74
Ground rents		180.00
Policy, survey and transfer fees		412.00
Earned perpetual deposits		3,706.16
Total income		$ 1,917,004.09
Sum of both amounts		$ 4,685,807.91

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 979,078.42	
Deduct amount received for salvage and from re-insurance in other companies	39,222.37	
Net amount paid for losses		939,856.05
Deposit premiums returned		32,850.32
Paid stockholders for interest or dividends		30,000.00
Commissions or brokerage		403,453.93
Salaries, fees, and all other charges of officers, clerks, agents and other employees		70,920.16
Taxes on real estate		6,000.00
All other taxes, licenses and Insurance Department fees		14,461.40
Rents		5,402.26
Repairs and expenses (other than taxes on real estate)		45,398.50
Loss on ledger assets marked off		42,014.70
Advertising, printing, etc.		15,631.95
Maps and surveys		5,472.57
Traveling expenses		1,516.81
General expenses		105,406.62
Total disbursements during the year		$ 1,736,829.08
Balance December 31, 1905		$ 2,948,978.83

LEDGER ASSETS.

Book value of real estate	$ 323,835.49	
Mortgage loans on real estate	649,275.55	
Book value of bonds and stocks	1,577,248.77	
Cash in company's office	18.14	
Deposited in banks	136,391.56	
Agents' balances, representing business written subsequent to October 1, 1905	239,005.86	
Agents' balances, representing business written prior to October 1, 1905	3,976.46	
Ground rents	18,000.00	
Perpetual insurance deposit	1,227.00	
Total ledger assets		$ 2,948,978.83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 12,362.15	
Rents accrued	1,003.32	
Total		13,365.47
Market value of bonds and stocks over book value		53,866.23
Gross assets		$ 3,016,210.53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 3,976.46	
Depreciation from book value of ledger assets to bring same to market value, viz. :		
Real estate	38,035.49	
Interest due	2,467.50	
Total		$ 44,479.45
Total admitted assets		$ 2,971,731.08

LIABILITIES.

Gross losses adjusted and unpaid	$ 37,633.11	
Gross claims for losses in process of adjustment	114,071.77	
Gross claims for losses resisted	21,850.05	
Total	$ 173,554.93	
Deduct re-insurance due or accrued	9,609.85	
Net amount of unpaid losses and claims		$ 163,945.08
Unearned premiums on fire risks, running one year or less	$ 622,160.69	
Unearned premiums on fire risks, running more than one year	814,479.80	
Total unearned premiums as computed above		1,436,640.49
Amount reclaimable on perpetual fire insurance policies		574,529.47
Reserve for contingencies		30,000.00
Total liabilities, except capital		$ 2,205,115.04
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	266,616.04	
Surplus as regards policy-holders		766,616.04
Total liabilities		$ 2,971,731.08

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 227,526,207.00	$ 2,793,128.16
Written or renewed during the year	175,867,425.00	2,224,237.34
Total	$ 403,393,632.00	$ 5,017,365.50
Deduct those expired and marked off as terminated	154,373,540.00	2,010,526.64
In force at the end of the year 1905	$ 249,020,092.00	$ 3,006,838.86
Deduct amount re-insured	19,437,820.00	244,406.24
Net amount in force December 31, 1905	$ 229,582,272.00	$ 2,762,432.62

PERPETUAL RISKS.

	Amount.	*Deposits.*
In force December 31, 1904	$ 22,427,343.00	$ 635,986.10
Written during the year	713,399.00	27,078.41
Total	$ 23,140,742.00	$ 663,064.51
Deduct those marked off as cancelled	1,033,346.00	32,850.32
In force at end of the year 1905	$ 22,107,396.00	$ 630,214.19
Losses incurred during the year	$ 5,026.04	
Losses paid during the year	5,132.67	

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 91,307,686.00	$ 1,244,321.39	$ 622,160.69
In 1904	2 years	One-fourth	500.00	7.32	1.83
In 1905	2 years	Three-fourths	69,000.00	988.55	741.40
In 1903	3 years	One-sixth	27,982,048.00	295,421.61	49,236.93
In 1904	3 years	One-half	32,737,614.00	347,630.34	173,815.17
In 1905	3 years	Five-sixths	36,526,385.00	374,096.85	311,747.35
In 1902	4 years	One-eighth	283,600.00	2,148.54	268.57
In 1903	4 years	Three-eighths	218,653.00	1,872.13	702.06
In 1904	4 years	Five-eighths	192,050.00	,599.07	999.40
In 1905	4 years	Seven-eighths	227,075.00	2,317.08	2,027.44
In 1901	5 years	One-tenth	5,051,258.00	59,372.74	5,937.27
In 1902	5 years	Three-tenths	7,928,979.00	95,489.86	28,646.59
In 1903	5 years	One-half	8,086,514.00	99,485.60	49,742.80
In 1904	5 years	Seven-tenths	8,555,783.00	103,747.42	72,623.19
In 1905	5 years	Nine-tenths	9,561,177.00	117,731.52	105,958.37
Over 5 years		Pro rata	853,950.00	16,202.60	12,031.43
Total			$ 229,582,272.00	$ 2,762,432.62	$ 1,436,640.49
Perpetual risks			22,107,396.00	630,214.19	574,529.47
Grand total			$ 251,689,668.00	$ 3,392,646.81	$ 2,011,169.96

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 920,239.32
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	110,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,048,118.00
Premiums received	18,783.56
Losses paid	4,551.70
Losses incurred	3,895.21
Losses now unpaid	532.50

ASSURANCE COMPANY OF AMERICA.

Incorporated February 25, 1897. Commenced Business April 1, 1897.

R. BLUCKER RATHBONE, President. CHARLES S. CONKLIN, Secretary.

Home Office, 45 William Street, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 997,696.96

INCOME.

	Fire.	
Gross premiums received during the year	$ 659,766.13	
Deduct re-insurance, rebate, abatement and return premiums	213,506.05	
Received for premiums other than perpetuals		446,260.08
Interest on bonds	$ 28,661.61	
Interest from all other sources	1,655.03	
Total interest		30,316.64
Profit on sale or maturity of ledger assets		521.25
Total income		$ 477,097.97
Sum of both amounts		$ 1,474,794.93

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 284,436.55	
Deduct amount received for salvage and from re-insurance in other companies	43,651.12	
Net amount paid for losses		240,785.43
Commissions or brokerage		138,452.21
Salaries, fees and all other charges of officers, clerks, agents and other employees		1,595.00
Taxes, licenses and Insurance Department fees		18,659.63
General expenses		13,028.26
Total disbursements during the year		$ 412,520.53
Balance December 31, 1905		$ 1,062,274.40

LEDGER ASSETS.

Book value of bonds	$ 961,655.50	
Cash deposited in banks	44,173.35	
Agents' balances, representing business written subsequent to October 1, 1905	55,843.18	
Agents' balances, representing business written prior to October 1, 1905	602.37	
Total ledger assets		$ 1,062,274.40

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 3,802.14	
Interest accrued on other assets	645.97	
Total		4,448.11
Gross assets		$ 1,066,722.51

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 602.37	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds	42,605.50	
Total		$ 43,207.87
Total admitted assets		$ 1,023,514.64

LIABILITIES.

Gross claims for losses in process of adjustment	$ 49,862.00	
Gross claims for losses resisted	3,340.00	
Total	$ 53,202.00	
Deduct re-insurance due or accrued	9,381.00	
Net amount of unpaid losses and claims		$ 43,821.00
Unearned premiums on fire risks, running one year or less	$ 184,143.42	
Unearned premiums on fire risks, running more than one year	150,663.01	
Total unearned premiums as computed above		334,806.43
Commissions, brokerage and other charges due to agents and brokers		8,137.85
Reserve for taxes and other contingencies		7,760.97
Total liabilities, except capital		$ 394,526.25
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	228,988.39	
Surplus as regards policy-holders		628,988.39
Total liabilities		$ 1,023,514.64

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 54,748,257.00	$ 683,418.23
Written or renewed in 1905	54,869,084.00	659,766.13
Total	$ 109,617,341.00	$ 1,343,184.36
Deduct expirations and cancellations	51,231,234.00	634,617.50
In force December 31, 1905	$ 58,386,107.00	$ 708,566.86
Deduct amount re-insured	6,102,038.00	78,935.30
Net amount in force	$ 52,284,069.00	$ 629,631.56

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 29,232,197.00	$ 368,286.84	$ 184,143.42
In 1904	2 years	One-fourth	306,902.00	3,196.39	799.10
In 1905	2 years	Three-fourths	324,497.00	3,360.25	2,520.20
In 1903	3 years	One-sixth	5,219,370.00	45,176.06	7,529.35
In 1904	3 years	One-half	4,731,210.00	52,921.68	26,460.84
In 1905	3 years	Five-sixths	6,812,317.00	76,819.17	64,015.97
In 1902	4 years	One-eighth	210,880.00	1,741.02	217.63
In 1903	4 years	Three-eighths	67,227.00	761.07	285.40
In 1904	4 years	Five-eighths	100,332.00	1,590.53	994.08
In 1905	4 years	Seven-eighths	145,842.00	1,517.21	1,327.55
In 1901	5 years	One-tenth	473,736.00	7,963.79	796.38
In 1902	5 years	Three-tenths	533,486.00	7,814.57	2.344.37
In 1903	5 years	One-half	1,144,708.00	14,848.65	7,424.33
In 1904	5 years	Seven-tenths	1,054,529.00	16,626.56	11,638.58
In 1905	5 years	Nine-tenths	1,924,336.00	26,956.62	24,260.96
Over 5 years		Pro rata	2,500.00	51.15	48.27
Total			$ 52,284,069.00	$ 629,631.56	$ 334,806.43

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 228,540.43
Largest amount written on any one risk	40,000.00
Stock owned by directors at par value	208,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 364,716.00
Premiums received	5,625.37
Losses paid	2,903.09
Losses incurred	2,347.09
Losses now unpaid	388.00

ATLANTA HOME INSURANCE COMPANY OF GEORGIA.

Incorporated 1882. Commenced Business 1882.

ROBERT J. LOWERY, President. JOEL HURT, Secretary.

Home Office, 223 Equitable Building, Atlanta, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 321,028.67

INCOME.

	Fire.	
Gross premiums received during the year	$ 115,392.48	
Deduct re-insurance, rebate, abatement and return premiums	27,526.19	
Received for premiums other than perpetuals		87,866.29
Interest on collateral loans	$ 517.65	
Interest on bonds and dividends on stocks	8,853.50	
Interest from all other sources	541.63	
Rents from company's property	4,824.53	
Total interest and rents		14,737.31
Profit on sale or maturity of ledger assets		3,210.00
Sum of both amounts		$ 105,813.60

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 39,391.30	
Deduct amount received for salvage and from re-insurance in other companies	3,543.71	
Net amount paid for losses		35,847.59
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		14,624.65
Salaries, fees and all other charges of officers, clerks, agents and other employees		11,001.00
Taxes on real estate		793.50
All other taxes, licenses and Insurance Department fees		3,396.20
Rents		1,386.00
Repairs and expenses (other than taxes on real estate)		244.42

Loss on sales or maturity of ledger assets		$ 1,491.25
Advertising		109.72
General expenses		2,282.96
Traveling expenses		1,252.93
Postage		428.90
All other expenditures		1,322.14
Total disbursements during the year		$ 85,791.26
Balance December 31, 1905		$ 341,051.01

LEDGER ASSETS.

Book value of real estate	$ 70,000.00	
Loans secured by pledge of bonds, stocks or other collateral	18,000.00	
Book value of bonds and stocks	168,460.00	
Cash in company's office	43.51	
Deposited in banks	61,220.28	
Agents' balances, representing business written subsequent to October 1, 1905	23,320.59	
Re-insurance return premiums	6.63	
Total ledger assets		$ 341,051.01

NON-LEDGER ASSETS.

Office furniture	3,500.00
Gross assets	$ 344,551.01

DEDUCT ASSETS NOT ADMITTED.

Office furniture	3,500.00
Total admitted assets	$ 341,051.01

LIABILITIES.

Gross claims for losses in process of adjustment	$ 3,085.00	
Gross claims for losses resisted	1,600.00	
Net amount of unpaid losses and claims		$ 4,685.00
Unearned premiums on fire risks, running one year or less	$ 33,041.91	
Unearned premiums on fire risks, running more than one year	28,309.76	
Total unearned premiums as computed above		61,350.67
Total liabilities, except capital		$ 66,035.67
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	75,015.34	
Surplus as regards policy-holders		275,015.34
Total liabilities		$ 341,051.01

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 6,022,042.00	$ 98,117.97
Written or renewed during the year	7,734,588.00	115,392.48
Total	$ 13,756,630.00	$ 213,510.45
Deduct those expired and marked off as terminated	5,820,234.00	84,869.00
In force at the end of the year 1905	$ 7,936,396.00	$ 128,641.45
Deduct amount re-insured	768,526.00	10,707.60
Net amount in force December 31, 1905	$ 7,167,870.00	$ 117,933.85

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 4,278,251.00	$ 66,081.83	$ 33,040.91
In 1904	2 years	One-fourth	15,750.00	127.81	31.95
In 1905	2 years	Three-fourths	11,116.00	101.95	76.46
In 1903	3 years	One-sixth	453,240.00	7,485.87	1,247.65
In 1904	3 years	One-half	632,001.00	9,229.96	4,614.98
In 1905	3 years	Five-sixths	674,509.00	10,949.00	9,124.17
In 1903	4 years	Three-eighths		2.00	.75
In 1905	4 years	Seven-eighths	7,475.00	205.37	179.69
In 1901	5 years	One-tenth	141,395.00	2,970.82	297.08
In 1902	5 years	Three-tenths	192,811.00	4,734.58	1,420.37
In 1903	5 years	One-half	238,546.00	5,135.56	2,567.78
In 1904	5 years	Seven-tenths	279,507.00	5,346.49	3,742.53
In 1905	5 years	Nine-tenths	243,269.00	5,562.61	5,006.35
Total			$ 7,167,870.00	$ 117,933.84	$ 61,350.67

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 35,592.59
Largest amount written on any one risk	40,000.00
Stock owned by directors at par value	71,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 616,129.00
Premiums received	10,532.88
Losses paid	4,997.85
Losses incurred	4,211.96
Losses now unpaid	625.00

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Incorporated December 5, 1904. Commenced Business 1905.

CHARLES PLATT, President. HENRY W. FARNUM, Secretary.

Home Office, 232 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 993,236.09

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 432,353.26	$ 87,004.34	
Deduct re-insurance, rebate, abatement and return premiums	78,619.08	2,758.51	
Total	$ 353,734.18	$ 84,245.83	
Received for premiums other than perpetuals			437,980.01
Deposit premiums received on perpetual risks			4,995.00
Interest on bonds		$ 42,095.17	
Interest from all other sources		573.32	
Total interest			42,668.49
Perpetual permits, transfer fees and earned deposits			10.50
Total income			$ 485,654.00
Sum of both amounts			$ 1,478,890.09

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 70,055.25	$ 32,811.54	
Deduct amount received for salvage and from re-insurance in other companies	2,520.74	2,505.24	
	$ 67,534.51	$ 30,306.30	
Net amount paid for losses			97,840.81
Deposit premiums returned			250.00
Commissions or brokerage			89,993.94
Salaries, fees and all other charges of officers, clerks, agents and other employees			21,962.38
Taxes, licenses and Insurance Department fees			3,681.96
Rents			2,168.01
Advertising, printing, etc.			7,936.78
Legal expenses			1,075.20
Miscellaneous			12,035.50
Total disbursements during the year			$ 236,944.58
Balance December 31, 1905			$ 1,241,945.51

LEDGER ASSETS.

Book value of bonds		$ 1,108,219.75
Cash in company's office		30.89
Deposited in bank		89,662.83
Agents' balances, representing business written subsequent to October 1, 1905		42,884.54
Agents' balances, representing business written prior to October 1, 1905		112.50
Bills receivable, not matured, taken or marine and inland risks		1,035.00
Total ledger assets		$ 1,241,945.51

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	$ 210.25
Gross assets	$ 1,242,043.26

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	112.50
Total admitted assets	$ 1,242,043.26

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,541.30	
Gross claims for losses in process of adjustment	55,904.25	
Total	$ 58,445.55	
Deduct re-insurance due or accrued	12,795.25	
Net amount of unpaid losses and claims		$ 45,650.30
Unearned premiums on fire risks, running one year or less	$ 125,463.18	
Unearned premiums on fire risks, running more than one year	63,810.10	
Unearned premiums on marine and inland navigation risks	42,021.26	
Total unearned premiums as computed above		231,374.54
Amount reclaimable on perpetual fire insurance policies		4,270.50
Total liabilities, except capital		$ 281,295.34
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	460,747.92	
Surplus as regards policy-holders		960,747.92
Total liabilities		$ 1,242,043.26

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	None.	None.
Written or renewed during the year	$37,800,828.00	$ 432,253.26
Total	$37,800,828.00	$ 432,253.26
Deduct those expired and marked off as terminated	7,894,344.00	78,974.55
In force at the end of the year 1905	$29,906,484.00	$ 353,378.71
Deduct amount re-insured	2,155,476.00	27,470.30
Net amount in force December 31, 1905	$27,751,008.00	$ 325,908.41

	Marine and Inland.	*Premiums.*
In force December 31, 1904	None.	None.
Written during the year	$ 9,014,246.00	$ 87,004.34
Total	$ 9,014,246.00	$ 87,004.34
Deduct those expired and marked off as terminated	7,976,444.00	44,983.08
In force at end of the year 1905	$ 1,037,802.00	$ 42,021.26

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$20,524,056.00	$ 250,926.37	$ 125,463.18
In 1905	2 years	Three-fourths	731,528.00	4,082.47	3,061.85
In 1905	3 years	Five-sixths	4,658,734.00	44,435.27	37,029.39
In 1905	4 years	Seven-eighths	70,542.00	760.76	665.67
In 1905	5 years	Nine-tenths	1,766,148.00	25,703.54	23,133.19
Total			$27,751,008.00	$ 325,908.41	$ 189,353.28
Perpetual risks			174,650.00	4,745.00	4,270.50
Grand total			$27,925,658.00	$ 330,653.41	$ 193,623.78

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 89,314.81
Losses incurred during 1905—inland and ocean marine	54,176.30
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	20,080.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 202,950.00
Premiums received	2,851.69
Losses paid	32.83
Losses incurred	32.83

ATLANTA–BIRMINGHAM FIRE INSURANCE COMPANY OF ALABAMA.

Incorporated March 2, 1903. Commenced Business May 21, 1903.

J. T. DARGAN, President. ROBERT N. HUGHES, Secretary.

Home Office, Birmingham, Ala. Chief Offices, Empire Building, Atlanta, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of net or ledger assets December 31, 1904	$ 604,433.81	
Increase of paid-up capital during year	55,000.00	
Extended at		$ 659,433.81

INCOME.

	Fire.	
Gross premiums received during the year	$ 787,773.97	
Deduct re-insurance, rebate, abatement and return premiums	287,318.41	
Received for premiums other than perpetuals		500,455.56
Interest on mortgage loans	$ 744.19	
Interest on collateral loans	803.30	
Interest on bonds	18,140.44	
Interest from all other sources	1,076.89	
Total interest		20,764.82
Total income		$ 521,220.38
Sum of both amounts		$ 1,180,654.19

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 352,820.00	
Deduct amount received for salvage and from re-insurance in other companies	89,658.05	
Net amount paid for losses		263,161.95
Paid stockholders for interest or dividends		26,567.10
Commissions or brokerage		129,253.55
Salaries, fees and all other charges of officers, clerks, agents and other employees		64,354.09

Taxes, licenses and Insurance Department fees		$ 22,402.25
Rents		2,853.00
Repairs and expenses (other than taxes on real estate)		30.40
Advertising, printing, exchange, postage and miscellaneous expenses		16,690.62
Total disbursements during the year		$ 525,313.22
Balance December 31, 1905		$ 655,340.97

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,850.00	
Loans secured by pledge of bonds, stocks or other collateral	1,000.00	
Book value of bonds	481,473.00	
Cash in company's office	6,981.80	
Deposited in banks	46,817.20	
Agents' balances, representing business written subsequent to October 1, 1905	99,599.03	
Agents' balances, representing business written prior to October 1, 1905	718.45	
Furniture and fixtures	6,008.16	
Maps	7,893.33	
Total ledger assets		$ 655,340.97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 200.31	
Interest accrued on bonds	1,627.93	
Interest accrued on collateral loans	5.50	
Interest accrued on other assets	329.29	
Total		2,163.03
Market value of bonds and stocks over book value		8,447.00
Gross assets		$ 665,951.00

DEDUCT ASSETS NOT ADMITTED.

Furniture, supplies, etc.	$ 13,901.49	
Agents' balances, representing business written prior to October 1, 1905	718.45	
Total		14,619.94
Total admitted assets		$ 651,331.06

LIABILITIES.

Gross claims for losses in process of adjustment	$ 15,342.16	
Gross claims for losses resisted	1,956.00	
Total	$ 17,298.16	
Deduct re-insurance due or accrued	6,032.12	
Net amount of unpaid losses and claims		$ 11,266.04
Unearned premiums on fire risks, running one year or less	$ 184,476.99	
Unearned premiums on fire risks, running more than one year	124,862.73	
Total unearned premiums as computed above		309,339.72
Total liabilities, except capital		$ 320,605.76
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	80,725.30	
Surplus as regards policy-holders		330,725.30
Total liabilities		$ 651,331.06

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 31,281,136.50	$ 530,407.39
Written or renewed during the year	52,753,393.00	787,773.97
Total	$ 84,034,529.50	$ 1,318,181.36
Deduct those expired and marked off as terminated	41,274,853.12	637,241.67
In force at end of the year 1905	$ 42,759,676.38	$ 680,939.69
Deduct amount re-insured	6,613,512.34	114,739.17
Net amount in force December 31, 1905	$ 36,146,164.04	$ 566,200.52

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 24,621,352.00	$ 368,953.98	$ 184,476.99
In 1904	2 years	One-fourth	181,625.00	1,886.69	471.67
In 1905	2 years	Three-fourths	108,221.00	826.46	619.84
In 1903	3 years	One-sixth	964,940.00	19,153.66	3,192.28
In 1904	3 years	One-half	3,812,095.00	68,452.09	34,226.04
In 1905	3 years	Five-sixths	5,257,297.00	82,126.48	66,772.06
In 1902	4 years	One-eighth	500.00	9.00	1.12
In 1903	4 years	Three-eighths	800.00	18.60	6.98
In 1904	4 years	Five-eighths	54,419.00	569.82	356.14
In 1905	4 years	Seven-eighths	39,350.00	648.22	567.19
In 1901	5 years	One-tenth	9,205.00	267.14	26.71
In 1902	5 years	Three-tenths	8,875.00	240.95	72.29
In 1903	5 years	One-half	95,882.00	2,109.79	1,054.89
In 1904	5 years	Seven-tenths	278,345.00	6,741.81	4,719.27
In 1905	5 years	Nine-tenths	713,258.00	14,195.83	12,776.25
Total			$ 36,146,164.00	$ 566,200.52	$ 309,339.72

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 261,519.60
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	46,390.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,578,636.00
Premiums received	20,584.98
Losses paid	5,468.04
Losses incurred	5,493.04
Losses now unpaid	25.00

BRITISH-AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1898. Commenced Business February, 1898.

ELEAZER J. KNOWLES, President. C. V. HOWARD, Secretary *pro tem.*

Home Office, 45-47 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 467,724.28

INCOME.

	Fire.	
Gross premiums received during the year	$ 577,435.62	
Deduct re-insurance, rebate, abatement and return premiums	145,918.74	
Received for premiums other than perpetuals		431,516.88
Interest on bonds and dividends on stocks	$ 13,650.00	
Interest from all other sources	25.65	
Total interest and rents		13,675.65
Profit on sale or maturity of ledger assets		53.12
Total income		$ 445,245.65
Sum of both amounts		$ 912,969.93

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 231,120.31	
Deduct amount received for salvage and from re-insurance in other companies	19,952.02	
Net amount paid for losses		211,168.29
Commissions or brokerage		122,989.43
Salaries, fees and all other charges of officers, clerks, agents and other employees		8,862.32
Taxes, licenses and Insurance Department fees		6,220.54
Rents		1,987.50
Postage and express		1,479.51
Local boards		3,111.63
Advertising, printing, etc.		1,578.32
Miscellaneous expenses		567.14
Maps		332.52
Adjustment expense		3,435.75
Traveling expenses		150.84
Total disbursements during the year		$ 10,655.51

LEDGER ASSETS.

Book value of bonds and stocks	$ 421,045.75	
Cash in company's office	4,308.32	
Deposited in banks	52,627.36	
Agents' balances, representing business written subsequent to October 1, 1905	73,104.91	
Total ledger assets		$ 551,086.34

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 3,350.00	
Total		$ 3,350.00
Market value of bonds and stocks over book value		8,598.00
Total admitted assets		$ 563,034.34

LIABILITIES.

Gross claims for losses in process of adjustment	$ 20,467.49	
Gross claims for losses resisted	620.00	
Total	$ 21,087.49	
Deduct re-insurance due or accrued	3,434.13	
Net amount of unpaid losses and claims		$ 17,653.36
Unearned premiums on fire risks, running one year or less	$ 180,490.35	
Unearned premiums on fire risks, running more than one year	86,637.50	
Total unearned premiums as computed above		267,127.85
Re-insurance premiums		2,237.11
Total liabilities, except capital		$ 287,018.32
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	76,016.02	
Surplus as regards policy-holders		276,016.02
Total liabilities		$ 563,034.34

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 38,065,632.00	$ 409,405.90
Written or renewed during the year	48,842,871.00	577,435.62
Total	$ 86,908,503.00	$ 986,841.52
Deduct those expired and marked off as terminated	39,777,509.00	434,269.82
In force at the end of the year	$ 47,130,994.00	$ 552,571.70
Deduct amount re-insured	3,447,913.00	45,723.39
Net amount in force December 31, 1905	$ 43,683,081.00	$ 506,848.31

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 30,108,318.00	$ 360,980.70	$ 180,490.35
In 1904	2 years	One-fourth	103,474.00	879.10	219.80
In 1903	3 years	One-sixth	2,296,343.00	22,829.18	3,804.86
In 1904	3 years	One-half	3,758,862.00	35,542.07	17,771.03
In 1905	3 years	Five-sixths	4,402,861.00	45,080.46	37,567.05
In 1902	4 years	One-eighth	61,499.00	493.85	61.73
In 1903	4 years	Three-eighths	46,854.00	296.40	111.15
In 1904	4 years	Five-eighths	108,214.00	892.25	557.66
In 1905	4 years	Seven-eighths	91,226.00	675.94	591.44
In 1901	5 years	One-tenth	86,871.00	1,472.05	147.20
In 1902	5 years	Three-tenths	309,884.00	4,241.84	1,272.55
In 1903	5 years	One-half	492,852.00	7,742.41	3,871.20
In 1904	5 years	Seven-tenths	878,521.00	12,440.08	8,708.05
In 1905	5 years	Nine-tenths	937,302.00	13,281.98	11,953.78
Total			$ 43,683,081.00	$ 506,848.31	$ 267,127.85

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 217,304.11
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	176,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 319,376.00
Premiums received	6,432.71
Losses paid	3,942.96
Losses incurred	3,789.79
Losses now unpaid	1,349.42

CITIZENS INSURANCE COMPANY OF MISSOURI.

Incorporated February, 1837. Commenced Business February, 1837.

SOL. E. WAGGONER, President. J. H. CARR, Secretary.

Home Office, Century Building, St. Louis, Mo.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1905	$ 713,625.59

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 2,183,695.99	$ 296.28	
Deduct re-insurance, rebate, abatement and return premiums	1,702,429.64	207.39	
	$ 481,266.35	$ 88.89	
Received for premiums other than perpetuals			481,355.24
Interest on mortgage loans		$ 12,407.52	
Interest on bonds		11,826.22	
Total interest			24,233.74
From stockholders for credit of surplus			25,000.00
Total income			$ 530,588.98
Sum of both amounts			$ 1,244,214.57

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 963,816.40	
Deduct amount received for salvage and from re-insurance in other companies	710,636.08	
Net amount paid for losses		253,180.32
Commissions or brokerage		88,563.62
Salaries, fees and all other charges of officers, clerks, agents and other employees		38,269.35
Taxes on real estate		6.40
All other taxes, licenses and Insurance Department fees		16,302.26
Rents		2,267.06
Loss on sales or maturity of ledger assets		3,063.21

Printing and stationery	$ 2,124.10
Legal expenses	145.74
Office furniture and fixtures	423.96
Sundry expenses	36,101.49
Total disbursements during the year	$ 440,447.51
Balance December 31, 1905	$ 803,767.06

LEDGER ASSETS.

Book value of real estate	$ 400.00	
Mortgage loans on real estate	293,215.00	
Book value of bonds	302,521.25	
Cash in company's office	259.10	
Deposited in banks	85,978.56	
Agents' balances, representing business written subsequent to October 1, 1905	121,393.15	
Total ledger assets		$ 803,767.06

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 3,498.00	
Interest accrued on bonds	3,485.00	
Total		6,983.00
Market value of bonds and stocks over book value		8,378.75
Total admitted assets		$ 819,128.81

LIABILITIES.

Gross losses adjusted and unpaid	$ 12,354.12	
Gross claims for losses in process of adjustment	121,088.65	
Gross claims for losses resisted	10,044.27	
Total	$ 143,487.04	
Deduct re-insurance due or accrued	111,372.44	
Net amount of unpaid losses and claims		$ 32,114.60
Unearned premiums on fire risks, running one year or less	$ 180,472.00	
Unearned premiums on fire risks, running more than one year	174,360.45	
Total unearned premiums as computed above		354,832.45
Total liabilities, except capital		$ 386,947.05
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	232,181.76	
Surplus as regards policy-holders		432,181.76
Total liabilities		$ 819,128.81

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 176,281,754.00	$ 2,396,216.23
Written or renewed during the year	157,663,124.00	2,183,695.99
Total	$ 333,944,878.00	$ 4,579,912.22
Deduct those expired and marked off as terminated	143,493,089.00	2,009,740.81
In force at end of year 1905	$ 190,451,789.00	$ 2,570,171.41
Deduct amount re-insured	139,801,669.00	1,894,384.41
Net amount in force December 31, 1905	$ 50,650,120.00	$ 675,787.00

	Marine and Inland.	*Premiums.*
In force December 31, 1904	None.	None.
Written during the year	$ 62,923.00	$ 296.28
Total	$ 62,923.00	$ 296.28
Deduct those expired and marked off as terminated	62,923.00	296.28

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 24,140,528.00	$ 360,944.00	$ 180,472.00
In 1904	2 years	One-fourth	174,143.00	1,799.00	449.75
In 1905	2 years	Three-fourths	199,252.00	2,308.00	1,731.00
In 1903	3 years	One-sixth	5,788,854.00	64,944.00	10,824.00
In 1904	3 years	One-half	5,828,021.00	76,667.00	38,333.50
In 1905	3 years	Five-sixths	8,425,777.00	92,157.00	76,797.50
In 1902	4 years	One-eighth	86,960.00	770.00	96.25
In 1903	4 years	Three-eighths	94,467.00	1,108.00	415.50
In 1904	4 years	Five-eighths	83,232.00	763.00	476.88
In 1905	4 years	Seven-eighths	99,749.00	1,137.00	994.87
In 1901	5 years	One-tenth	536,103.00	6,713.00	671.30
In 1902	5 years	Three-tenths	950,548.00	11,748.00	3,524.40
In 1903	5 years	One-half	1,103,389.00	14,400.00	7,200.00
In 1904	5 years	Seven-tenths	1,347,800.00	17,253.00	12,077.10
In 1905	5 years	Nine-tenths	1,791,297.00	23,076.00	20,768.40
Total			$ 50,650,120.00	$ 675,787.00	$ 354,832.45

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 245,731.80
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	199,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,063,763.00
Premiums received	20,205.16
Losses paid	8,589.23
Losses incurred	10,610.92
Losses now unpaid	2,153.74

CAMDEN FIRE INSURANCE COMPANY OF NEW JERSEY.

Incorporated March, 1841. Commenced Business April, 1841.

EDMUND E. READ, JR., President. JOSEPH K. SHARPE, Secretary.

Home Office, 434 Federal Street, Camden, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,387,727.40

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,140,912.14	
Deduct re-insurance, rebate, abatement and return premiums	267,135.95	
Received for premiums other than perpetuals		873,776.19
Deposit premiums received on perpetual risks		1,220.75
Interest on mortgage loans	$ 17,195.87	
Interest on collateral loans	520.63	
Interest on bonds and dividends on stocks	39,165.00	
Interest from all other sources	1,121.10	
Rents from company's property	690.30	
Total interest and rents		58,692.90
Transfer fees		26.00
Brokerage		4.32
Total income		$ 933,720.16
Sum of both amounts		$ 2,321,447.56

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 371,162.37	
Deduct amount received for salvage and from re-insurance in other companies	23,988.57	
Net amount paid for losses		347,173.80
Deposit premiums returned		589.96
Paid stockholders for interest or dividends		29,983.00
Commissions or brokerage		222,975.93
Salaries, fees and all other charges of officers, clerks, agents and other employees		25,640.16
Taxes on real estate		747.32
All other taxes, licenses and Insurance Department fees		12,282.20
Repairs and expenses (other than taxes on real estate)		431.73
Loss on sales or maturity of ledger assets		2,619.90
Advertising, printing, stationery and office expenses		30,306.99
Total disbursements during the year		$ 672,750.99
Balance December 31, 1905		$ 1,648,696.57

LEDGER ASSETS.

Book value of real estate	$ 54,749.50
Mortgage loans on real estate	393,794.02
Loans secured by pledge of bonds, stocks or other collateral	55,000.00
Book value of bonds and stocks	945,848.72
Cash in company's office	193.48
Deposited in banks	45,445.07

Agents' balances, representing business written subsequent to October 1, 1905	$ 153,465.78	
Cash deposited with Philadelphia Underwriters' Association	200.00	
Total ledger assets		$ 1,648,696.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,013.00	
Interest due on bonds and stocks	855.00	
Interest due on collateral loans	356.28	
Interest due on other assets	321.08	
Total		5,545.36
Market value of bonds and stocks over book value		13,277.28
Gross assets		$ 1,667,519.21

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate		5,749.50
Total admitted assets		$ 1,661,769.71

LIABILITIES.

Gross claims for losses in process of adjustment	$ 79,101.00	
Total	$ 79,101.00	
Deduct re-insurance due or accrued	7,926.13	
Net amount of unpaid losses and claims		$ 71,174.87
Unearned premiums on fire risks, running one year or less	$ 312,947.36	
Unearned premiums on fire risks, running more than one year	309,102.81	
Unearned premiums on excess of original premiums over amount received for re-insurance	4,351.67	
Total unearned premiums as computed above		626,401.84
Amount reclaimable on perpetual fire insurance policies		24,165.07
Unpaid dividends due stockholders		210.80
Salaries, rents, etc., due and accrued		135.00
Commissions, brokerage and other charges due to agents and brokers		51,155.26
Re-insurance premiums		1,885.30
Interest on mortgages paid in advance		343.00
Total liabilities, except capital		$ 775,471.14
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	486,298.57	
Surplus as regards policy-holders		886,298.57
Total liabilities		$ 1,661,769.71

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 67,827,467.00	$ 830,706.64
Written or renewed during the year	88,323,742.00	1,140,912.14
Total	$ 156,151,209.00	$ 1,971,618.78
Deduct those expired and marked off as terminated	58,266,559.00	757,959.90
In force at the end of the year 1905	$ 97,884,650.00	$ 1,213,660.88
Deduct amount re-insured	5,562,797.00	78,051.01
Net amount in force December 31, 1905	$ 92,321,853.00	$ 1,135,609.87

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 45,473,400.00	$ 625,894.72	$ 312,947.36
In 1904	2 years	One-fourth	83,976.00	935.63	233.91
In 1905	2 years	Three-fourths	52,950.00	504.80	378.60
In 1903	3 years	One-sixth	6,297,131.00	65,556.34	10,926.05
In 1904	3 years	One-half	9,460,421.00	100,147.46	50,073.73
In 1905	3 years	Five-sixths	14,121,629.00	152,176.76	126,813.96
In 1902	4 years	One-eighth	26,986.00	218.47	27.31
In 1903	4 years	Three-eighths	36,604.00	279.39	104.77
In 1904	4 years	Five-eighths	52,204.00	406.24	253.90
In 1905	4 years	Seven-eighths	65,725.00	747.16	653.76
In 1901	5 years	One-tenth	1,893,393.00	18,240.65	1,824.06
In 1902	5 years	Three-tenths	2,220,182.00	24,049.86	7,214.96
In 1903	5 years	One-half	2,667,363.00	29,764.77	14,882.39
In 1904	5 years	Seven-tenths	4,079,022.00	46,467.95	32,527.56
In 1905	5 years	Nine-tenths	5,499,849.00	66,862.13	60,175.92
Over 5 years		Pro rata	291,018.00	3,357.54	3,011.93
Total			$ 92,321,853.00	$ 1,135,609.87	$ 622,050.17
Perpetual risks—90 per cent.			1,191,329.00	26,850.08	24,165.07
Grand total			$ 93,513,182.00	$ 1,162,459.95	$ 646,215.24

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 365,858.29
Largest amount written on any one risk	63,500.00
Stocks owned by directors at par value	59,805.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 351,831.00
Premiums received	6,844.00
Losses paid	3,271.00
Losses incurred	3,075.00
Losses now unpaid	751.00

Re-insurance only.

CONTINENTAL INSURANCE COMPANY OF NEW YORK.

Incorporated January, 1853. Commenced Business January, 1853.

HENRY EVANS, President. J. E. LOPEZ and E. L. BALLARD, Secretaries.

Home Office, 46 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$14,402,926.68

INCOME.

	Fire.	
Gross premiums received during the year	$ 7,035,782.54	
Deduct re-insurance, rebate, abatement and return premiums	1,042,612.93	
Received for premiums other than perpetuals		5,993,169.61
Interest on mortgage loans	$ 1,544.82	
Interest on bonds and dividends on stocks	508,934.23	
Interest from all other sources	33,938.48	
Rents from company's property	71,217.00	
Total interest and rents		615,679.53
Profit on sale or maturity of ledger assets		551,907.00
Total income		$ 7,160,756.14
Sum of both amounts		$ 21,563,682.82

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,892,036.84	
Deduct amount received for salvage and from re-insurance in other companies	228,592.70	
Net amount paid for losses		2,663,444.14
Paid stockholders for interest or dividends		360,000.00
Scrip or certificates of profit redeemed in cash		323.00
Interest paid scripholders		1.80
Commissions or brokerage		1,294,683.50
Salaries, fees and all other charges of officers, clerks, agents and other employees		409,161.45
Taxes on real estate		15,811.87
All other taxes, licenses and Insurance Department fees		151,115.05
Rents		13,330.83
Repairs and expenses (other than taxes on real estate)		24,777.66
Loss on sales or maturity of ledger assets		36,166.80
Advertising, printing, etc.		52,909.37
Furniture and fixtures		2,712.90
Legal expenses		3,081.05
Miscellaneous		258,924.07
Total disbursements during the year		$ 5,286,443.49
Balance December 31, 1905		$ 16,277,239.33

LEDGER ASSETS.

Book value of real estate	$ 1,150,000.00
Mortgage loans on real estate	16,350.00
Book value of bonds and stocks	13,071,652.00
Cash in company's office	13,611.56

Deposited in banks	$ 1,104,431.96	
Agents' balances, representing business written subsequent to October 1, 1905	897,055.11	
Agents' balances, representing business written prior to October 1, 1905	14,269.07	
Bills receivable, taken for fire risks	9,869.66	
Total ledger assets	$16,277,239.33	

NON-LEDGER ASSETS.

Interest accrued on mortgages	434.85	
Interest accrued on bonds and stocks	93,075.00	
Rents accrued	208.69	
Total		$ 93,718.54
Market value of bonds and stocks over book value		27,813.00
Gross assets		$ 16,398,770.87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	14,269.04
Total admitted assets	$ 16,384,501.83

LIABILITIES.

Gross claims for losses in process of adjustment	$ 294,192.62	
Gross claims for losses resisted	51,079.00	
Total	$ 345,271.62	
Deduct re-insurance due or accrued	17,062.45	
Net amount of unpaid losses and claims		$ 328,209.17
Unearned premiums on fire risks, running one year or less	$ 1,776,182.47	
Unearned premiums on fire risks, running more than one year	4,381,555.76	
Total unearned premiums as computed above		6,157,738.23
Commissions, brokerage and other charges due to agents and brokers		154,576.72
Re-insurance premiums		19,752.58
Reserve for contingencies		300,000.00
Total liabilities, except capital		$ 6,960,276.70
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	8,424,225.13	
Surplus as regards policy-holders		9,424,225.13
Total liabilities		$ 16,884,501.83

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 1,098,063,692.00	$ 11,626,725.69
Written or renewed during the year	705,379,930.00	7,035,782.54
Total	$ 1,803,443,622.00	$ 18,662,528.23
Deduct those expired and marked off as terminated	654,086,230.00	6,486,333.55
In force at the end of the year 1905	$ 1,149,357,392.00	$ 12,176,194.68
Deduct amount re-insured	41,206,402.00	377,815.69
Net amount in force December 31, 1905	$ 1,108,150,990.00	$ 11,798,378.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 301,476,782.00	$ 3,552,364.95	$ 1,776,182.47
In 1904	2 years	One-fourth	2,774,027.00	35,483.64	8,870.91
In 1905	2 years	Three-fourths	5,321,572.00	42,831.55	32,123.66
In 1903	3 years	One-sixth	163,261,275.00	1,414,422.14	235,737.02
In 1904	3 years	One-half	181,331,046.00	1,619,691.32	809,845.66
In 1905	3 years	Five-sixths	190,929,543.00	1,768,610.85	1,473,842.36
In 1902	4 years	One-eighth	3,853,518.00	26,846.64	3,355.83
In 1903	4 years	Three-eighths	3,516,586.00	26,464.36	9,924.13
In 1904	4 years	Five-eighths	2,099,834.00	19,643.20	12,277.00
In 1905	4 years	Seven-eighths	3,740,201.00	27,080.10	23,695.09
In 1901	5 years	One-tenth	39,387,419.00	507,477.89	50,747.79
In 1902	5 years	Three-tenths	45,550,761.00	569,073.98	170,722.18
In 1903	5 years	One-half	50,227,711.00	672,131.44	336,065.72
In 1904	5 years	Seven-tenths	52,921,243.00	719,353.40	503,547.38
In 1905	5 years	Nine-tenths	59,250,153.00	781,175.96	703,058.36
Over 5 years		Pro rata	2,509,319.00	15,727.57	7,742.67
Total			$1,108,150,990.00	$11,798,378.99	$ 6,157,738.23

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,581,108.26
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	176,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,963,362.00
Premiums received	36,610.46
Losses paid	12,623.59
Losses incurred	14,566.09
Losses now unpaid	4,326.66

THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated April 10, 1835. Commenced Business August 6, 1835.

TATNALL PAULDING, President. J. PARSON SMITH, JR., Secretary.

Home Office, Third and Walnut Streets, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $702,875.00

Amount of net or ledger assets December 31, 1904		$ 1,707,151.65

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,253,545.94	
Deduct re-insurance, rebate, abatement and return premiumns	322,671.47	
Received for premiums other than perpetuals		930,874.47
Deposit premiums received on perpetual risks		6,076.16
Interest on mortgage loans	$ 8,865.88	
Interest on collateral loans	1,284.05	
Interest on bonds and dividends on stocks	46,445.58	
Interest from all other sources	1,784.99	
Rents from company's property, including $6,200.00 for company's own occupancy	11,110.00	
Total interest and rents		69,490.50
Profit on sale or maturity of ledger assets		930.00
Total income		$ 1,007,371.13
Sum of both amounts		$ 2,714,522.78

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 500,281.25	
Deduct amount received for salvage and from re-insurance in other companies	67,157.32	
Net amount paid for losses		433,123.93
Deposit premiums returned		4,906.61
Paid stockholders for interest or dividends		42,172.50
Commissions or brokerage		248,842.91
Salaries, fees and all other charges of officers, clerks, agents and other employees		64,488.60
Taxes on real estate		2,029.00
All other taxes, licenses and Insurance Department fees		22,424.77
Rents, including $6,200.00 for company's own occupancy		8,211.73
Repairs and expenses (other than taxes on real estate)		5,155.64
Furniture and maps		3,718.42
Advertising, printing and stationery		10,520.57
Board assessments		12,478.83
Bad debts		1,134.00
Miscellaneous		28,915.30
Total disbursements during the year		$ 888,122.81
Balance December 31, 1905		$ 1,826,399.97

LEDGER ASSETS.

Book value of real estate	$ 200,000.00	
Mortgage loans on real estate	155,500.00	
Loans secured by pledge of bonds, stocks or other collateral	117,000.00	
Book value of bonds and stocks	1,099,642.24	
Cash in company's office	1,195.76	
Deposited in banks	55,078.69	
Agents' balances, representing business written subsequent to October 1, 1905	196,997.96	
Other ledger assets	985.32	
Total ledger assets		$ 1,826,399.97

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,193.42	
Interest accrued on bonds and stocks	15,616.64	
Rents accrued	620.84	
Total		18,430.90
Market value of bonds and stocks over book value		30,406.53
Perpetual premiums in course of collection		284.00
Total admitted assets		$ 1,875,521.40

LIABILITIES.

Gross losses adjusted and unpaid	$ 797.47	
Gross claims for losses in process of adjustment	70,305.53	
Gross claims for losses resisted	1,125.00	
Total	$ 72,228.00	
Deduct re-insurance due or accrued	12,500.00	
Net amount of unpaid losses and claims		$ 59,728.00
Unearned premiums on fire risks, running one year or less	$ 319,511.00	
Unearned premiums on fire risks, running more than one year	453,331.27	
Total unearned premiums as computed above		772,842.27
Amount reclaimable on perpetual fire insurance policies		117,959.04
Unpaid dividends due stockholders		77.00
Commissions, brokerage and other charges due to agents and brokers		28,546.97
Total liabilities, except capital		$ 979,153.28
Capital actually paid up in cash	$ 702,875.00	
Surplus over all liabilities	193,493.12	
Surplus as regards policy-holders		896,368.12
Total liabilities		$ 1,875,521.40

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 137,719,744.00	$ 1,611,215.81
Written or renewed during the year	101,866,727.00	1,253,545.94
Total	$ 239,586,471.00	$ 2,864,761.25
Deduct those expired and marked off as terminated	92,598,140.00	1,171,886.49
In force at the end of the year 1905	$ 146,988,331.00	$ 1,692,875.26
Deduct amount re-insured	21,503,611.00	252,610.29
Net amount in force December 31, 1905	$ 125,484,720.00	$ 1,440,264.97

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 47,746,482.00	$ 639,022.00	$ 319,511.00
In 1904	2 years	One-fourth	814,187.00	9,638.66	2,409.66
In 1905	2 years	Three-fourths	895,221.00	10,384.94	7,788.71
In 1903	3 years	One-sixth	10,404,872.00	109,932.54	18,322.09
In 1904	3 years	One-half	16,225,385.00	165,576.33	82,788.16
In 1905	3 years	Five-sixths	20,496,124.00	205,858.78	171,548.98
In 1902	4 years	One-eighth	253,309.00	3,243.85	405.47
In 1903	4 years	Three-eighths	368,180.00	4,410.35	1,653.88
In 1904	4 years	Five-eighths	480,665.00	5,028.90	3,143.06
In 1905	4 years	Seven-eighths	405,399.00	4,910.04	4,296.29
In 1901	5 years	One-tenth	5,692,976.00	54,208.68	5,420.86
In 1902	5 years	Three-tenths	3,273,148.00	30,108.80	9,032.64
In 1903	5 years	One-half	4,223,815.00	44,327.77	22,163.88
In 1904	5 years	Seven-tenths	5,633,899.00	63,298.97	44,309.27
In 1905	5 years	Nine-tenths	7,738,633.00	84,781.26	76,303.13
Over 5 years		Pro rata	832,425.00	5,533.10	3,745.19
Total			$ 125,484,720.00	$ 1,440,264.97	$ 772,842.27
Perpetual risks			4,530,827.00	130,427.50	117,959.04
Grand total			$ 130,015,547.00	$ 1,570,692.47	$ 890,801.31

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 429,143.58
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	31,875.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 351,031.00
Premiums received	5,759.83
Losses paid	1,617.07
Losses incurred	1,617.07

Re-insurance only.

DUTCHESS INSURANCE COMPANY OF NEW YORK.

Incorporated April 12, 1836. Commenced Business June 7, 1836.

LEWIS H. VAIL, President. JESSE J. GRAHAM, Secretary.

Home Office, 39 Market Street, Poughkeepsie, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 813,433.50

INCOME.

	Fire.	
Gross premiums received during the year	$ 814,785.42	
Deduct re-insurance, rebate, abatement and return premiums	193,960.21	
Received for premiums other than perpetuals		620,825.21
Interest on mortgage loans	$ 790.00	
Interest on collateral loans	3,370.66	
Interest on bonds and dividends on stocks	25,210.50	
Interest from all other sources	4.47	
Rents from company's property	2,593.00	
Total interest and rents		31,968.63
Profit on sale or maturity of ledger assets		7,348.30
Profit and loss		1.43
Total income		$ 660,143.57
Sum of both amounts		$ 1,473,577.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 386,131.10	
Deduct amount received for salvage and from re-insurance in other companies	47,485.48	
Net amount paid for losses		338,645.62
Paid stockholders for interest or dividends		12,000.00
Office furniture and fixtures		954.00
Commissions or brokerage		170,650.83
Salaries, fees and all other charges of officers, clerks, agents and other employees		24,752.95
Taxes on real estate		388.19
All other taxes, licenses and Insurance Department fees		12,347.56
Rents		1,200.00
Legal expenses		6.00
Maps		1,561.10
Advertising, printing and stationery		3,906.94
Miscellaneous		1,148.28
Office expenses		1,786.10
Postage, telegraph and express		2,974.67
Traveling		3,394.49
Total disbursements during the year		$ 575,716.73
Balance December 31, 1905		$ 897,860.34

LEDGER ASSETS.

Book value of real estate	$ 24,053.78	
Mortgage loans on real estate	16,400.00	
Loans secured by pledge of bonds, stocks or other collateral	2,500.00	
Book value of bonds and stocks	661,258.97	
Cash in company's office	2,106.04	
Deposited in banks	144,248.48	
Agents' balances representing business written subsequent to October 1, 1905	46,861.31	
Agents' balances representing business written prior to October 1, 1905	431.76	
Total ledger assets		$ 897,860.34

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 217.69	
Interest accrued on bonds and stocks	2,150.00	
Rents due and accrued	554.00	
Total		2,921.61
Market value of bonds and stocks over book value		15,486.03
Gross assets		$ 916,268.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 431.76	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	2,553.78	
Total		2,985.54
Total admitted assets		$ 913,282.52

LIABILITIES.

Gross losses adjusted and unpaid	$ 17,444.22	
Gross claims for losses in process of adjustment	31,819.58	
Gross claims for losses resisted	3,087.00	
Total	$ 52,350.80	
Deduct re-insurance due or accrued	3,932.14	
Net amount of unpaid losses and claims		$ 48,418.66
Unearned premiums on fire risks, running one year or less	$ 214,723.23	
Unearned premiums on fire risks, running more than one year	270,767.86	
Total unearned premiums as computed above		485,491.09
Re-insurance premiums		3,728.47
Total liabilities, except capital		$ 537,638.22
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	175,644.30	
Surplus as regards policy-holders		375,644.30
Total liabilities		$ 913,282.52

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 77,820,490.00	$ 958,338.06
Written or renewed in 1905	60,647,461.00	814,785.42
Total	$ 138,467,951.00	$ 1,773,123.48
Deduct expirations and cancellations	56,247,969.00	744,090.38
In force December 31, 1905	$ 82,219,982.00	$ 1,029,033.10
Deduct amount re-insured	6,278,602.00	92,391.93
Net amount in force	$ 75,941,380.00	$ 936,641.17

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 29,737,576.00	$ 429,446.47	$ 214,723.23
In 1904	2 years	One-fourth	376,674.00	4,505.59	1,126.40
In 1905	2 years	Three-fourths	329,290.00	3,957.62	2,968.21
In 1903	3 years	One-sixth	12,126,247.00	126,080.03	21,013.34
In 1904	3 years	One-half	13,581,118.00	142,382.78	71,191.39
In 1905	3 years	Five-sixths	15,014,840.00	162,928.02	135,773.35
In 1902	4 years	One-eighth	65,172.00	839.57	104.95
In 1903	4 years	Three-eighths	123,403.00	1,890.40	708.90
In 1904	4 years	Five-eighths	141,523.00	1,711.56	1,069.72
In 1905	4 years	Seven-eighths	145,524.00	1,794.44	1,570.14
In 1901	5 years	One-tenth	478,968.00	6,508.66	650.87
In 1902	5 years	Three-tenths	767,807.00	10,924.18	3,277.25
In 1903	5 years	One-half	871,321.00	12,205.32	6,102.66
In 1904	5 years	Seven-tenths	1,082,551.00	15,546.01	10,882.21
In 1905	5 years	Nine-tenths	1,099,366.00	15,920.52	14,328.47
Total			$ 75,941,380.00	$ 936,641.17	$ 485,491.09

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 335,177.30
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	73,500.00

THE EAGLE FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 26, 1806. Commenced Business August 6, 1806.

THEO. H. PRICE, President. WM. G. WHILDEN, Secretary.

Home Office, 82 Beaver Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of net or ledger assets December 31, 1904	$ 579,814.29

INCOME.

	Fire.	
Gross premiums received during the year	$ 669,096.27	
Deduct re-insurance, rebate, abatement and return premiums	169,479.02	
Received for premiums other than perpetuals		499,617.25
Interest on mortgage loans	$ 4,106.21	
Interest on collateral loans	3,071.36	
Interest on bonds and dividends on stocks	9,752.01	
Interest from all other sources	4,284.11	
Rents from company's property	1,508.34	
Total interest and rents		22,722.03
Profit on sale or maturity of ledger assets		171,991.62
Total income		$ 694,330.90
Sum of both amounts		$ 1,274,145.19

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 68,943.73	
Deduct amount received for salvage and from re-insurance in other companies	15,584.85	
Net amount paid for losses		$ 53,358.88
Paid stockholders for interest or dividends		80.00
Commissions or brokerage		103,968.49
Salaries, fees and all other charges of officers, clerks, agents and other employees		31,893.91
Taxes on real estate		705.45
All other taxes, licenses and Insurance Department fees		9,174.94
Rents, including $2,473.36 for company's own occupancy		2,513.36
Repairs and expenses (other than taxes on real estate)		516.63
Loss on sales or maturity of ledger assets		2,024.37
Printing, stationery and supplies		9,742.04
Maps		13,087.91
Furniture and fixtures		3,634.57
Traveling expenses		10,289.68
Office and miscellaneous		11,203.33
Total disbursements during the year		$ 252,193.56
Balance December 31, 1905		$ 1,021,951.63

LEDGER ASSETS.

Book value of bonds and stocks	$ 860,464.62	
Cash in company's office	7,399.62	
Deposited in banks	68,013.71	
Agents' balances, representing business written subsequent to October 1, 1905	86,015.71	
Agents' balances, representing business written prior to October 1, 1905	57.97	
Total ledger assets		$ 1,021,951.63

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 979.43	
Total		979.43
Market value of bonds and stocks over book value		8,595.38
Due from re-insurance companies on loss paid		11.23
Gross assets		$ 1,031,537.67

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	57.97
Total admitted assets	$ 1,031,479.70

LIABILITIES.

Gross losses adjusted and unpaid	$ 23,590.74	
Gross claims for losses in process of adjustment	24,413.33	
Gross claims for losses resisted	957.98	
Total	$ 48,962.05	
Deduct re-insurance due or accrued	7,210.20	
Net amount of unpaid losses and claims		$ 41,751.85
Unearned premiums on fire risks, running one year or less	$ 182,009.00	
Unearned premiums on fire risks, running more than one year	109,990.97	
Total unearned premiums as computed above		291,999.97
Unpaid dividends due stockholders		2,826.24
Salaries, rents, etc., due and accrued		4,000.00
Reserve for taxes and contingencies		25,000.00
Total liabilities, except capital		$ 365,578.06

Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	365,901.64	
Surplus as regards policy-holders		$ 665,901.64
Total liabilities		$ 1,031,479.90

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
Written or renewed during the year	$ 52,202,808.00	$ 669,096.27
Total	$ 52,202,808.00	$ 669,096.27
Deduct those expired and marked off as terminated	10,563,053.00	120,610.12
In force at the end of the year 1905	$ 41,639,755.00	$ 548,486.15
Deduct amount re-insured	4,092,215.00	50,863.87
Net amount in force December 31, 1905	$ 37,547,540.00	$ 497,622.28

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 26,962,376.00	$ 364,017.99	$ 182,009.00
In 1905	2 years	Three-fourths	229,226.00	2,390.30	1,792.73
In 1903	3 years	One-sixth	156,728.00	1,824.97	304.16
In 1904	3 years	One-half	243,025.00	2,644.80	1,322.40
In 1905	3 years	Five-sixths	7,817,560.00	94,192.15	78,493.45
In 1905	4 years	Seven-eighths	130,566.00	1,336.71	1,169.62
In 1901	5 years	One-tenth	67,500.00	890.60	89.06
In 1902	5 years	Three-tenths	46,500.00	551.25	165.38
In 1903	5 years	One-half	14,996.00	225.00	112.50
In 1904	5 years	Seven-tenths	23,000.00	260.00	182.00
In 1905	5 years	Nine-tenths	1,856,063.00	29,288.51	26,359.67
Total			$ 37,547,540.00	$ 497,622.28	$ 291,999.97

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 95,099.50
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	285,342.50

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 263,940.00
Premiums received	4,053.79
Losses incurred	932.81
Losses now unpaid	932.81

EQUITABLE FIRE INSURANCE COMPANY OF SOUTH CAROLINA.

Incorporated December 17, 1894. Commenced Business March 19, 1895.

DAVID HUGUENIN, President. WILLIAM G. MAZYCK, Secretary.

Home Office, Equitable Building S. W. Cor. Broad and Church Streets, Charleston, S. C.

CAPITAL STOCK.

Amount of capital paid up in cash, $117,800.00.

Amount of net or ledger assets December 31, 1904	$ 201,180.77

INCOME.

	Fire.	
Gross premiums received during the year	$ 183,047.54	
Deduct re-insurance, rebate, abatement and return premiums	54,393.95	
Received for premiums other than perpetuals		128,653.59
Interest on mortgage loans	$ 1,328.75	
Interest on collateral loans	264.96	
Interest on bonds and dividends on stocks	5,681.41	
Interest from all other sources	323.47	
Rents from company's property	1,496.23	
Total interest and rents		9,094.82
From all other sources: Commission		7,235.18
Total income		$ 144,983.59
Sum of both amounts		$ 346,164.36

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 72,169.08	
Deduct amount received for salvage and from re-insurance in other companies	8,171.58	
Net amount paid for losses		63,997.50
Legal expenses		301.05
Salaries, fees and all other charges of officers, clerks, agents and other employees		39,657.30
Taxes on real estate		402.87
All other taxes, licenses and Insurance Department fees		4,145.59
Rents		720.00
Repairs and expenses (other than taxes on real estate)		154.97
Loss on sales or maturity of ledger assets		2,529.75
Advertising, printing, etc.		506.41
Dues, Underwriters' Boards		1,384.08
Express, postage, telegrams, etc.		469.90
Maps		127.63
All other expenditures		998.26
Total disbursements during the year		$ 115,395.31
Balance December 31, 1905		$ 230,769.05

LEDGER ASSETS.

Book value of real estate	$ 18,363.68
Mortgage loans on real estate	15,850.00
Book value of bonds and stocks	150,996.70

Cash in company's office	$ 3,817.40	
Deposited in banks	15,188.51	
Agents' balances, representing business written subsequent to October 1, 1905	26,552.76	
Total ledger assets		$ 230,769.05

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 89.29	
Interest accrued on bonds and stocks	140.28	
Interest accrued on other assets	689.03	
Rents due and accrued	110.25	
Total		1,028.25
Market value of real estate over book value		1,336.32
Market value of bonds and stocks over book value		758.30
Total admitted assets		$ 233,892.52

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,324.86	
Gross claims for losses in process of adjustment	2,994.90	
Total	$ 4,319.76	
Deduct re-insurance due or accrued	1,484.92	
Net amount of unpaid losses and claims		$ 2,834.84
Unearned premiums on fire risks, running one year or less	$ 52,243.19	
Unearned premiums on fire risks, running more than one year	29,948.72	
Total unearned premiums as computed above		82,191.91
Commissions, brokerage and other charges due to agents and brokers		3,643.25
Return premiums		512.55
Re-insurance premiums		1,537.62
Total liabilities, except capital		$ 90,720.17
Capital actually paid up in cash	$ 117,800.00	
Surplus over all liabilities	25,372.35	
Surplus as regards policy-holders		143,172.35
Total liabilities		$ 233,892.52

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 8,844,720.00	$ 155,137.90
Written or renewed during the year	15,991,661.00	183,047.54
Total	$ 24,836,381.00	$ 338,185.44
Deduct those expired and marked off as terminated	14,724,559.00	151,363.84
In force at the end of the year 1905	$ 10,111,822.00	$ 186,821.60
Deduct amount re-insured	1,412,225.00	27,610.53
Net amount in force December 31, 1905	$ 8,699,597.00	$ 159,211.07

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 5,736,236.00	$ 104,486.39	$ 52,243.19
In 1904	2 years	One-fourth	14,556.00	218.79	54.69
In 1905	2 years	Three-fourths	7,960.00	119.05	89.28
In 1903	3 years	One-sixth	633,933.00	11,773.03	1,962.17
In 1904	3 years	One-half	728,968.00	11,697.56	5,848.78
In 1905	3 years	Five-sixths	989,847.00	17,596.15	14,633.45
In 1902	4 years	One-eighth	1,500.00	18.00	2.25

In 1904	4 years	Five-eighths	$ 5,552.00	$ 84.28	$ 52.65
In 1905	4 years	Seven-eighths	200.00	4.17	3.64
In 1901	5 years	One-tenth	89,329.00	2,005.49	200.55
In 1902	5 years	Three-tenths	89,546.00	2,116.40	634.92
In 1903	5 years	One-half	119,761.00	2,811.89	1,405.94
In 1904	5 years	Seven-tenths	132,031.00	2,957.40	2,070.18
In 1905	5 years	Nine-tenths	150,178.00	3,322.47	2,990.22
Total			$ 8,699,597.00	$ 159,211.07	$ 82,191.91

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 62,058.84
Largest amount written on any one risk	34,000.00
Stock owned by directors at par value	39,950.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 624,271.40
Premiums received	12,737.56
Losses paid	1,518.40
Losses incurred	1,518.40

EQUITABLE FIRE AND MARINE INSURANCE COMPANY OF PROVIDENCE, R. I.

Incorporated May, 1859. Commenced Business September, 1860.

FRED. W. ARNOLD, President. SAMUEL G. HOWE, Secretary.

Home Office, 1 Custom House Street, Providence, R. I.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,143,230.12

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 989,301.85	$ 22,381.10	
Deduct re-insurance, rebate, abatement and return premiums	184,723.27	1,905.17	
	$ 804,578.58	$ 20,475.93	
Received for premiums other than perpetuals			825,054.51
Interest on mortgage loans		$ 8,896.93	
Interest on collateral loans		394.90	
Interest on bonds and dividends on stocks		29,770.00	
Interest from all other sources		690.74	
Rents from company's property		4,296.20	
Total interest and rents			44,048.77
Profit on sale or maturity of ledger assets			5,508.42

Profit and loss accounts collected		$ 55.98
Bills receivable collected		280.00
Total income		$ 874,947.68
Sum of both amounts		$ 2,018,177.80

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 475,352.78	$ 21,397.57	
Deduct amount received for salvage and from re-insurance in other companies	30,426.13	1,337.92	
	$ 444,926.65	$ 20,059.65	
Net amount paid for losses			464,986.30
Paid stockholders for interest or dividends			28,000.00
Commissions or brokerage			177,144.70
Salaries, fees and all other charges of officers, clerks, agents and other employees			53,927.84
Taxes on real estate			1,967.13
Taxes, licenses and Insurance Department fees			24,835.96
Repairs and expenses (other than taxes on real estate)			4,469.80
All other office and agency expenses			55,354.77
Accounts charged to profit and loss			6,291.54
Reduction in valuation of real estate			5,021.76
Total disbursements during the year			$ 821,999.80
Balance December 31, 1905			$ 1,196,178.00

LEDGER ASSETS.

Book value of real estate	$ 113,000.00	
Mortgage loans on real estate	164,150.00	
Loans secured by pledge of bonds, stocks or other collateral	60,000.00	
Book value of bonds and stocks	646,575.00	
Cash in company's office	345.99	
Deposited in banks	70,902.03	
Agents' balances, representing business written subsequent to October 1, 1905	138,058.89	
Agents' balances, representing business written prior to October 1,1905	2,806.79	
Bills receivable, not matured, taken for marine and inland risks	339.30	
Total ledger assets		$ 1,196,178.00

NON-LEDGER ASSETS.

Rents accrued	804.17
Market value of bonds and stocks over book value	107,071.25
Gross assets	$ 1,304,053.42

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	2,806.79
Total admitted assets	$ 1,301,246.63

LIABILITIES.

Gross losses adjusted and unpaid	$ 19,702.75	
Gross claims for losses in process of adjustment	44,905.40	
Gross claims for losses resisted	1,226.43	
Total	$ 65,834.58	
Deduct re-insurance due or accrued	509.59	
Net amount of unpaid losses and claims		$ 65,324.99
Unearned premiums on fire risks, running one year or less	$ 313,191.50	
Unearned premiums on fire risks, running more than one year	279,670.88	
Unearned premiums on marine risks	7,783.44	
Total unearned premiums as computed above		600,645.82

Salaries, rents, etc., due and accrued		$ 5,000.00
Commissions, brokerage and other charges due to agents and brokers		15,000.00
Total liabilities, except capital		$ 685,970.81
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	215,275.82	
Surplus as regards policy-holders		615,275.82
Total liabilities		$ 1,301,246.63

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 93,710,169.00	$ 1,190,576.97
Written or renewed during the year	73,780,821.00	989,301.85
Total	$ 167,490,990.00	$ 2,179,878.82
Deduct those expired and marked off as terminated	69,362,193.00	962,835.18
In force at the end of the year 1905	$ 98,128,797.00	$ 1,217,043.64
Deduct amount re-insured	4,893,491.00	60,629.89
Net amount in force December 31, 1905	$ 93,235,306.00	$ 1,156,413.75

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 251,731.00	$ 16,344.12
Written or renewed during the year	1,422,228.00	22,381.10
Total	$ 1,673,959.00	$ 38,725.22
Deduct those expired and marked off as terminated	1,440,838.00	22,914.91
In force at the end of the year 1905	$ 233,121.00	$ 15,810.31
Deduct amount re-insured	7,600.00	679.50
Net amount in force December 31, 1905	$ 225,521.00	$ 15,130.81

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 42,215,388.00	$ 626,383.00	$ 313,191.50
In 1904	2 years	One-fourth	290,626.00	3,020.55	755.14
In 1905	2 years	Three-fourths	197,551.00	2,258.84	1,694.13
In 1903	3 years	One-sixth	9,890,602.00	97,811.42	16,301.90
In 1904	3 years	One-half	10,032,525.00	101,850.94	50,925.47
In 1905	3 years	Five-sixths	11,501,610.00	114,036.23	95,030.20
In 1902	4 years	One-eighth	102,622.00	929.64	116.21
In 1903	4 years	Three-eighths	90,194.00	937.03	351.39
In 1904	4 years	Five-eighths	125,504.00	1,102.09	688.80
In 1905	4 years	Seven-eighths	109,275.00	998.06	873.32
In 1901	5 years	One-tenth	3,041,866.00	31,974.01	3,197.40
In 1902	5 years	Three-tenths	3,450,917.00	36,999.32	11,099.80
In 1903	5 years	One-half	3,759,569.00	43,202.76	21,601.38
In 1904	5 years	Seven-tenths	3,735,324.00	41,915.66	29,340.96
In 1905	5 years	Nine-tenths	4,691,733.00	52,994.20	47,694.78
Total			$ 93,235,306.00	$ 1,156,413.75	$ 592,862.38

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 434,800.91
Losses incurred during 1905—ocean marine	10,726.70
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	75,500.00

No direct business in State of North Carolina during the year 1905. Re-insurance only.

FIRE ASSOCIATION OF PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced Business September 1, 1817.

E. C. IRVIN, President. M. G. GARRIGUES, Secretary.

Home Office, 407-409 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 6,257,032.97

INCOME.

	Fire.	
Gross premiums received during the year	$ 5,055,883.33	
Deduct re-insurance, rebate, abatement and return premiums	1,293,477.32	
Received for premiums other than perpetuals		3,762,406.01
Deposit premiums received on perpetual risks		46,758.55
Interest on mortgage loans	$ 59,091.17	
Interest on collateral loans	3,456.67	
Interest on bonds and dividends on stocks	183,442.75	
Interest from all other sources	4,094.21	
Rents from company's property	29,531.40	
Total interest and rents		279,616.20
Profit on sale or maturity of ledger assets		1,568.47
Earned deposit premiums		4,339.02
Total income		$ 4,094,688.25
Sum of both amounts		$ 10,351,721.22

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,220,315.69	
Deduct amount received for salvage and from re-insurance in other companies	305,735.29	
Net amount paid for losses		1,914,580.40
Deposit premiums returned		73,023.70
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		955,817.31
Salaries, fees and all other charges of officers, clerks, agents and other employees		241,683.77
Taxes on real estate		7,586.77
All other taxes, licenses and Insurance Department fees		88,623.29
Repairs and expenses (other than taxes on real estate)		10,359.80
Printing and stationery		18,392.00
Miscellaneous		129,812.31
Profit and loss		3,304.11
Total disbursements during the year		$ 3,643,183.46
Balance December 31, 1905		$ 6,708,537.76

LEDGER ASSETS.

Book value of real estate	$ 418,527.03
Mortgage loans on real estate	1,452,128.99
Loans secured by pledge of bonds, stocks or other collateral	159,800.00
Book value of bonds and stocks	3,884,221.57

Cash in company's office	$ 36,416.87	
Deposited in banks	222,609.37	
Agents' balances, representing business written subsequent to October 1, 1905	534,833.93	
Total ledger assets		$ 6,708,537.76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 25,142.89	
Interest due and accrued on bonds and stocks	38,179.06	
Interest due and accrued on collateral loans	408.43	
Rents due and accrued	2,500.82	
Total		65,731.20
Market value of real estate over book value		572.97
Market value of bonds and stocks over book value		237,957.30
Re-insurance claims due from other companies		2,862.53
Gross assets		$ 7,015,661.76

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned		12,400.00
Total admitted assets		$ 7,003,261.76

LIABILITIES.

Gross losses adjusted and unpaid	$ 96,536.92	
Gross claims for losses in process of adjustment	176,530.75	
Gross claims for losses resisted	39,774.66	
Total	$ 312,842.33	
Deduct re-insurance due or accrued	34,156.94	
Net amount of unpaid losses and claims		$ 278,685.39
Unearned premiums on fire risks, running one year or less	$ 1,365,367.11	
Unearned premiums on fire risks, running more than one year	1,560,741.18	
Total unearned premiums as computed above		2,926,108.29
Amount reclaimable on perpetual fire insurance policies		1,758,265.14
Total liabilities, except capital		$ 4,963,058.82
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,540,202.94	
Surplus as regards policy-holders		2,040,202.94
Total liabilities		$ 7,003,261.76

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 502,479,657.00	$ 6,239,215.34
Written or renewed during the year	400,400,690.00	5,055,883.33
Total	$ 902,880,347.00	$ 11,295,098.67
Deduct those expired and marked off as terminated	390,567,797.00	5,039,805.24
In force at the end of the year	$ 512,312,550.00	$ 6,255,293.43
Deduct amount re-insured	47,865,771.00	553,898.44
Net amount in force December 31, 1905	$ 464,446,779.00	$ 5,701,394.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 195,588,965.00	$ 2,730,734.22	$ 1,365,367.11
In 1904	2 years	One-fourth	1,306,986.00	12,697.78	3,174.44
In 1905	2 years	Three-fourths	1,245,079.00	14,028.80	10,521.60
In 1903	3 years	One-sixth	47,221,025.00	521,439.99	86,906.66
In 1904	3 years	One-half	62,230,265.00	636,716.65	318,358.32
In 1905	3 years	Five-sixths	65,767,953.00	680,751.90	567,293.25
In 1902	4 years	One-eighth	1,012,549.00	10,015.06	1,251.88
In 1903	4 years	Three-eighths	880,246.00	10,517.56	3,944.08
In 1904	4 years	Five-eighths	877,212.00	10,770.08	6,731.30
In 1905	4 years	Seven-eighths	935,188.00	9,858.13	8,625.87
In 1901	5 years	One-tenth	16,991,572.00	187,372.97	18,737.30
In 1902	5 years	Three-tenths	17,772,317.00	198,170.13	59,451.04
In 1903	5 years	One-half	19,766,591.00	214,574.70	107,287.35
In 1904	5 years	Seven-tenths	15,660,398.00	244,571.12	171,199.78
In 1905	5 years	Nine-tenths	17,190,433.00	219,175.90	197,258.31
Total			$ 464,446,779.00	$ 5,701,394.99	$ 2,926,108.29
Perpetual risks			$ 83,501,859.00	$ 1,919,094.44	$ 1,758,265.14
Grand total			$ 547,948,638.00	$ 7,620,489.43	$ 4,684,373.43

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,897,230.34
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	32,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 4,495,287.00
Premiums received	41,463.20
Losses paid	16,220.39
Losses incurred	18,005.18
Losses now unpaid	3,221.11

FIREMAN'S FUND INSURANCE COMPANY OF CALIFORNIA.

Incorporated May 6, 1863. Commenced Business June 18, 1863.

WILLIAM J. DUTTON, President. LOUIS WEINMANN, Secretary.

Home Office, 401-407 California Street, San Francisco, Cal.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904			$ 6,293,238.94

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 4,601,115.43	$ 1,590,261.58	
Deduct re-insurance, rebate, abatement and return premiums	1,398,342.97	871,554.00	
	$ 3,202,772.46	$ 718,707.58	
Received for premiums other than perpetuals			3,921,480.04
Interest on mortgage loans		$ 13,260.75	
Interest on collateral loans		18,968.04	
Interest on bonds and dividends on stocks		192,574.87	
Interest from all other sources		10,769.95	
Rents from company's property, including $8,400.00 for company's own occupancy		21,720.02	
Total interest and rents			257,293.63
Profit on sale or maturity of ledger assets			1,011.25
Total income			$ 4,179,784.92
Sum of both amounts			$ 10,473,023.86

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,933,539.52	$ 1,028,255.80	
Deduct amount received for salvage and from re-insurance in other companies	311,381.05	536,549.05	
	$ 1,622,158.47	$ 491,706.75	
Net amount paid for losses			2,113,865.22
Paid stockholders for interest or dividends			120,000.00
Commissions or brokerage			588,948.20
Salaries, fees and all other charges of officers, clerks, agents and other employees			319,964.94
Taxes on real estate			10,814.54
All other taxes, licenses and Insurance Department fees			81,407.29
Rents			8,400.00
Advertising, printing and stationery			48,462.23
Profit and loss			2,364.59
Legal expenses			3,313.08
Miscellaneous			218,239.45
Total disbursements during the year			$ 3,515,779.54
Balance December 31, 1905			$ 6,957,244.32

LEDGER ASSETS.

Book value of real estate	$ 491,150.00	
Mortgage loans on real estate	187,850.00	
Loans secured by pledge of bonds, stocks or other collateral	507,250.00	
Book value of bonds and stocks	4,480,062.00	
Cash in company's office	13,793.18	
Deposited in banks	362,426.24	
Agents' balances, representing business written subsequent to October 1, 1905	767,599.86	
Agents' balances, representing business written prior to October 1, 1905	28,116.27	
Bills receivable, not matured, taken for marine and inland risks	37,926.13	
Bills receivable, taken for fire risks	4,906.22	
Advances on marine disasters	1,319.96	
In hands of London correspondents for convenient settlement of marine losses	74,844.16	
Total ledger assets		$ 6,957,244.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 730.30	
Interest due and accrued on collateral loans	925.57	
Total		1,655.87
Market value of bonds and stocks over book value		286,652.00
Gross assets		$ 7,245,552.19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 28,116.27	
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Real estate	13,000.00	
Total		41,116.27
Total admitted assets		$ 7,204,435.92

LIABILITIES.

Gross losses adjusted and unpaid	$ 85,893.16	
Gross claims for losses in process of adjustment	456,299.79	
Gross claims for losses resisted	9,500.00	
Total	$ 551,692.95	
Deduct re-insurance due or accrued	219,291.27	
Net amount of unpaid losses and claims		$ 332,401.68
Unearned premiums on fire risks, running one year or less	$ 1,139,146.02	
Unearned premiums on fire risks, running more than one year	1,483,295.68	
Unearned premiums on marine risks	359,288.41	
Total unearned premiums as computed above		2,981,730.11
Commissions, brokerage and other charges due to agents and brokers		150,275.90
Special reserve for contingencies		50,000.00
Total liabilities, except capital		$ 3,514,407.69
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,690,028.23	
Surplus as regards policy-holders		3,690,028.23
Total liabilities		$ 7,204,435.92

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 481,668,538.00	$ 5,776,871.30
Written or renewed during the year	358,744,046.00	4,601,115.43
Total	$ 840,412,584.00	$ 10,377,986.73
Deduct those expired and marked off as terminated	362,891,639.00	4,481,638.96
In force at end of the year 1905	$ 477,520,945.00	$ 5,896,347.77
Deduct amount re-insured	62,224,516.00	808,458.30
Net amount in force December 31, 1905	$ 415,296,429.00	$ 5,087,889.47

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 12,593,883.00	$ 404,993.58
Written during the year	260,433,449.00	1,590,261.58
Total	$ 273,027,332.00	$ 1,995,255.16
Deduct those expired and marked off as terminated	243,768,590.00	1,285,360.79
In force at end of the year 1905	$ 29,258,742.00	$ 709,894.37
Deduct amount re-insured	12,941,015.00	350,605.96
Net amount in force December 31, 1905	$ 16,317,727.00	$ 359,288.41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$167,673,622.00	$ 2,278,292.04	$ 1,139,146.02
In 1904	2 years	One-fourth	4,334,419.00	36,943.90	9,235.97
In 1905	2 years	Three-fourths	3,399,545.00	41,369.11	31,026.83
In 1903	3 years	One-sixth	56,862,365.00	570,525.67	95,087.61
In 1904	3 years	One-half	56,698,019.00	664,033.52	332,016.76
In 1905	3 years	Five-sixths	55,020,858.00	654,100.96	545,084.13
In 1902	4 years	One-eighth	1,307,088.00	15,730.01	1,966.25
In 1903	4 years	Three-eighths	1,594,046.00	18,229.36	6,836.01
In 1904	4 years	Five-eighths	3,582,211.00	37,021.05	23,138.15
In 1905	4 years	Seven-eighths	1,571,425.00	18,077.96	15,818.20
In 1901	5 years	One-tenth	8,571,709.00	96,046.50	9,604.65
In 1902	5 years	Three-tenths	13,668,317.00	154,352.87	46,305.86
In 1903	5 years	One-half	11,153,471.00	129,040.47	64,520.23
In 1904	5 years	Seven-tenths	14,144,245.00	170,292.04	119,204.42
In 1905	5 years	Nine-tenths	15,715,089.00	203,834.01	183,450.61
Total			$415,296,429.00	$ 5,087,889.47	$ 2,622,441.70

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,649,320.97
Losses incurred during 1905—ocean marine	504,190.66
Largest amount written on any one risk	125,000.00
Stock owned by directors at par value	124,400.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 4,283,116.10
Premiums received	35,970.98
Losses paid	13,469.47
Losses incurred	18,669.42
Losses now unpaid	Not given.

FEDERAL INSURANCE COMPANY OF NEW JERSEY.

Incorporated February 1, 1901. Commenced Business March, 1901.

PERCY CHUBB, President. MAX GRUNDNER, Secretary.

Home Office, 15 Exchange Place, Jersey City, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904			$ 2,079,195.56

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 503,928.64	$ 1,963,486.19	
Deduct re-insurance, rebate, abatement, and return premiums	148,509.08	1,177,432.62	
	$ 355,419.56	$ 786,053.57	
Received for premiums other than perpetuals			1,141,473.13
Interest on mortgage loans		$ 1,350.00	
Interest on bonds and dividends on stocks		58,505.18	
Interest from all other sources		4,971.78	
Total interest			64,826.96
Profit on exchange			656.88
Total income			$ 1,206,956 97
Sum of both amounts			$ 3,286,152.53

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 162,572.29	$ 1,123,789.24	
Deduct amount received for salvage and from re-insurance in other companies	13,698.72	652,859.66	
	$ 148,873.57	$ 470,929.58	
Net amount paid for losses			619,803.15
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			258,817.37
Salaries, fees and all other charges of officers, clerks, agents and other employees			66,362.16
Taxes, licenses and Insurance Department fees			24,352.31
Loss on sales or maturity of ledger assets			6,325.00
Advertising, printing, and stationery			4,154.19
Maps			2,917.53
Miscellaneous			22,252.05
Total disbursements during the year			$ 1,051,983.76
Balance December 31, 1905			$ 2,234,168.77

LEDGER ASSETS.

Mortgage loans on real estate	$ 30,000.00	
Book value of bonds	1,486,505.57	
Deposited in banks	450,266.60	
Agents' balances, representing business written subsequent to October 1, 1905	243,249.07	

Agents' balances, representing business written prior to October 1, 1905	$ 24,047.53	
Philadelphia Fire Underwriters' Association deposit	100.00	
Total ledger assets		$ 2,234,168.77

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 112.50	
Interest due and accrued on bonds and stocks	17,005.79	
Interest accrued on other assets	4,346.72	
Total		21,465.01
Gross assets		$ 2,255,633.78

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 24,047.53	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	31,505.57	
Total		55,553.10
Total admitted assets		$ 2,200,080.68

LIABILITIES.

Gross claims for losses in process of adjustment	$ 282,342.56	
Total	$ 282,342.56	
Deduct re-insurance due or accrued	44,413.00	
Net amount of unpaid losses and claims		$ 237,929.56
Unearned premiums on fire risks, running one year or less	$ 134,626.74	
Unearned premiums on fire risks, running more than one year	107,555.69	
Unearned premiums on inland navigation risks	27,574.68	
Unearned premiums on unexpired marine risks	79,403.35	
Total unearned premiums as computed above		349,160.46
Salaries, rents, etc., due and accrued		17,622.74
Commissions, brokerage and other charges due to agents and brokers		23,740.12
Re-insurance premiums		39,943.11
Special contingent reserve		175,000.00
Total liabilities, except capital		$ 843,395.99
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	856,684.69	
Surplus as regards policy-holders		1,356,684.69
Total liabilities		$ 2,200,080.68

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 27,503,159.00	$ 362,250.45
Written or renewed in 1905	39,648,234.00	503,928.64
Total	$ 67,151,393.00	$ 866,179.09
Deduct expirations and cancellations	28,833,071.00	377,268.79
In force December 31, 1905	$ 38,318,322.00	$ 488,910.30
Deduct amount re-insured	4,979,915.00	63,977.45
Net amount in force	$ 33,338,407.00	$ 424,932.85

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 77,976,397.00	$ 278,053.11
Written or renewed in 1905	743,381,540.00	1,963,486.19
Total	$ 821,357,937.00	$ 2,241,539.30
Deduct expirations and cancellations	782,490,585.00	2,084,507.71
In force December 31, 1905	$ 38,867,352.00	$ 157,031.59
Deduct amount re-insured	5,343,670.00	22,478.87
Net amount in force	$ 33,523,682.00	$ 134,552.72

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 20,443,993.00	$ 269,253.47	$ 134,626.74
In 1904	2 years	One-fourth	160,975.00	1,594.69	398.67
In 1905	2 years	Three-fourths	271,276.00	2,643.04	1,982.28
In 1903	3 years	One-sixth	764,272.00	8,133.43	1,355.57
In 1904	3 years	One-half	3,234,507.00	37,071.62	18,535.81
In 1905	3 years	Five-sixths	5,359,053.00	62,440.45	52,033.71
In 1903	4 years	Three-eighths	47,500.00	355.75	133.41
In 1904	4 years	Five-eighths	132,824.00	1,292.60	807.88
In 1905	4 years	Seven-eighths	168,475.00	1,412.27	1,235.74
In 1903	5 years	One-half	356,931.00	5,398.04	2,699.02
In 1904	5 years	Seven-tenths	1,095,806.00	17,205.93	12,044.15
In 1905	5 years	Nine-tenths	1,295,395.00	17,895.12	16,105.61
Over 5 years		Pro rata	7,400.00	236.44	223.84
Total			$ 33,338,407.00	$ 424,932.85	$ 242,182.43

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 151,230.57
Loses incurred during 1905—inland marine	67,701.57
Loses incurred during 1905—ocean marine	421,009.38
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	162,900.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 158,550.00
Premiums received	3,028.51
Losses paid	1,011.98
Losses incurred	1,520 98
Losses now unpaid	509.00

GEORGIA HOME INSURANCE COMPANY OF COLUMBUS, GA.

Incorporated 1859. Commenced Business 1859.

RHODES BROWNE, President. WILLIAM C. COART, Secretary.

Home Office, 1046 Broad Street, Columbus, Ga.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of net or ledger assets, December 31, 1904		$ 1,043,369.93

INCOME.

	Fire.	
Gross premiums received during the year	$ 684,680.58	
Deduct re-insurance, rebate, abatement and return premiums	208,589.56	
Received for premiums other than perpetuals		476,091.02
Interest on mortgage and collateral loans	$ 11,184.10	
Interest on bonds and dividends on stocks	21,366.48	
Rents from company's property	8,650.37	
Total interest and rents		41,200.95
From all other sources		2,232.90
Total income		$ 519,524.87
Sum of both amounts		$ 1,562,894.80

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 284,508.46	
Deduct amount received for salvage and from re-insurance in other companies	58,583.29	
Net amount paid for losses		225,925.17
Paid stockholders for interest or dividends		18,000.00
Commissions or brokerage		93,269.69
Salaries, fees and all other charges of officers, clerks, agents and other employees		75,458.59
Taxes on real estate		1,842.75
All other taxes, licenses and Insurance Department fees		19,970.01
Rents		1,000.00
Repairs and expenses (other than taxes on real estate)		681.86
Loss on sale or maturity of ledger assets		25.00
Advertising, printing, etc		9,300.69
Legal expenses		1,957.95
Paid on borrowed money		80,000.00
All other expenditures		859.15
Total disbursements during the year		$ 528,290.86
Balance December 31, 1905		$ 1,034,603.94

LEDGER ASSETS.

Book value of real estate	$ 132,000.00
Mortgage loans on real estate	162,262.58
Loans secured by pledge of bonds, stocks or other collateral	36,800.00
Book value of bonds and stocks	522,029.50
Cash in company's office	1,060.46
Deposited in banks	92,499.86

Agents' balances, representing business written subsequent to October 1, 1905	$ 81,305.95	
Agents' balances, representing business written prior to October 1, 1905	1,500.11	
Equitable Fire Insurance Company	1,168.96	
Open ledger accounts	3,976.63	
Total admitted assets		$ 1,034,603.94

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 1,500.00	
Open ledger accounts	3,976.63	
Total		$ 5,476.63
Total admitted assets		$ 1,029,127.31

LIABILITIES.

Gross losses adjusted and unpaid	$ 2,555.87	
Gross claims for losses in process of adjustment	33,894.72	
Gross claims for losses resisted	4,200.00	
Total	$ 40,650.59	
Deduct re-insurance due or accrued	6,890.42	
Net amount of unpaid losses and claims		$ 33,760.17
Unearned premiums on fire risks, running one year or less	$ 174,407.34	
Unearned premiums on fire risks, running more than one year	195,359.84	
Total unearned premiums as computed above		369,767.18
Unpaid dividends due stockholders		180.00
Re-insurance premiums		364.82
To become due for borrowed money		55,000.00
All other liabilities		988.71
Total liabilities, except capital		$ 460,060.88
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	269,066.43	
Surplus as regards policy-holders		569,060.43
Total liabilities		$ 1,029,127.31

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$45,677,175.00	$ 702,403.79
Written or renewed during the year	40,510,413.00	684,680.58
Total	$86,187,588.00	$ 1,387,084.37
Deduct those expired and marked off as terminated	35,244,027.00	591,394.26
In force at the end of the year 1905	$50,943,561.00	$ 795,690.11
Deduct amount re-insured	6,075,537.00	93,596.20
Net amount in force December 31, 1905	$44,868,024.00	$ 702,093.91

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 25,275,785.00	$ 348,814.69	$ 174,407.34
In 1903	3 years	One-sixth	3,190,801.00	72,593.34	12,098.89
In 1904	3 years	One-half	3,204,731.00	75,406.79	37,703.39
In 1905	3 years	Five-sixths	8,588,293.00	110,531.08	92,109.24
In 1901	5 years	One-tenth	603,847.00	14,327.39	1,432.74

In 1902----5 years	Three-tenths	$ 677,284.00	$ 15,007.07	$ 4,502.12
In 1903----5 years	One-half	794,815.00	17,839.05	8,919.52
In 1904----5 years	Seven-tenths	1,028,489.00	21,115.54	14,780.87
In 1905----5 years	Nine-tenths	1,503,979.00	26,458.96	23,813.07
Total		$ 44,868,024.00	$ 702,093.91	$ 369,767.18

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 227,416.72
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	44,400.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,391,841.00
Premiums received	22,083.00
Losses paid	5,871.00
Losses incurred	6,910.00
Losses now unpaid	1,071.00

GERMAN INSURANCE COMPANY OF ILLINOIS.

Incorporated February, 1865. Commenced Business October, 1866.

C. O. COLLMANN, President. F. M. GUND, Secretary.

Home Office, 9-11 and 13 North Galena Ave., Freeport, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 5,571,358.45

INCOME.

	Fire.	
Gross premiums received during the year	$ 4,521,278.43	
Deduct re-insurance, rebate, abatement and return premiums	904,243.34	
Received for premiums other than perpetuals		3,617,035.09
Interest on mortgage loans	$ 154,837.52	
Interest on collateral loans	280.00	
Interest on bonds and dividends on stocks	69,181.13	
Interest from all other sources	5,715.56	
Rents from company's property	1,550.01	
Total interest and rents		231,564.22
Profit on sale or maturity of ledger assets		29,734.36
Worthless notes		661.48
Total income		$ 3,878,995.15
Sum of both amounts		$ 9,450,353.60

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,853,090.11	
Deduct amount received for salvage and from re-insurance in other companies	68,269.30	
Net amount paid for losses		$ 1,784,820.81
Paid stockholders for interest or dividends		40,000.00
Commissions or brokerage		951,017.40
Salaries, fees and all other charges of officers, clerks, agents and other employees		160,033.99
Taxes on real estate		571.56
All other taxes, licenses and Insurance Department fees		88,339.11
Loss on sales or maturity of ledger assets		3,310.78
Printing and stationery		35,518.83
Premiums paid on bonds		7,690.00
Freight $6,569.24, portage $14,994.82		21,564.06
Furniture, fixtures and maps		6,324.58
Miscellaneous		107,239.11
Total disbursements during the year		$ 3,206,687.73
Balance December 31, 1905		$ 6,243,665.87

LEDGER ASSETS.

Book value of real estate	$ 75,500.00	
Mortgage loans on real estate	3,584,058.21	
Loans secured by pledge of bonds, stocks or other collateral	7,200.00	
Book value of bonds and stocks	1,616,302.91	
Cash in company's office	55,036.79	
Deposited in banks	365,037.34	
Agents' balances, representing business written subsequent to October 1, 1905	440,499.66	
Agents' balances, representing business written prior to October 1, 1905	7,813.80	
Bills receivable, not matured, taken for marine and inland risks	92,217.16	
Total ledger assets		$ 6,243,665.87

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 94,886.43	
Interest accrued on bonds and stocks	13,262.47	
Interest accrued on collateral loans	137.10	
Total		108,286.00
Gross assets		$ 6,351,951.87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 7,813.80	
Stock of German National Insurance Co., Chicago, Ill.	195,400.00	
Total		203,213.80
Total admitted assets		$ 6,148,738.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 67,706.85	
Gross claims for losses in process of adjustment	108,545.34	
Gross claims for losses resisted	40,919.29	
Total	217,171.48	
Deduct re-insurance due or accrued	7,901.35	
Net amount of unpaid losses and claims		$ 209,270.13

Unearned premiums on fire risks, running one year or less	$ 999,920.24	
Unearned premiums on fire risks, running more than one year	2,787,482.46	
Total unearned premiums as computed above		$ 3,787,402.70
Total liabilities, except capital		$ 3,996,672.83
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	1,952,065.24	
Surplus as regards policy-holders		2,152,065.24
Total liabilities		$ 6,148,738.07

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 512,672,739	$ 6,473,275.39
Written or renewed during the year	342,411,396	4,521,278.43
Total	$ 855,084,135	$ 10,994,553.82
Deduct those expired and marked off as terminated	276,979,086	3,816,353.38
In force at the end of the year 1905	$ 578,105,049	$ 7,178,200.44
Deduct amount re-insured	13,889,200	170,646.74
Net amount in force December 31, 1905	$ 564,215,849	$ 7,007,553.70

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 137,183,100	$ 1,999,840.47	$ 999,920.24
In 1903	3 years	One-sixth	60,318,310	626,568.88	104,428.15
In 1904	3 years	One-half	78,167,596	833,972.65	416,986.33
In 1905	3 years	Five-sixths	95,768,868	1,007,711.23	839,759.36
In 1901	5 years	One-tenth	29,807,811	400,800.42	40,080.04
In 1902	5 years	Three-tenths	26,729,109	375,968.94	112,790.68
In 1903	5 years	One-half	37,804,407	490,661.17	245,330.58
In 1904	5 years	Seven-tenths	44,930,843	583,598.18	408,518.73
In 1905	5 years	Nine-tenths	53,505,805	688,431.76	619,588.59
Total			$ 564,215,849	$ 7,007,553.70	$ 3,787,402.70

GENERAL INTERROGATORIES.

Losses incurred during 1905-fire	$ 1,781,817.29
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	78,600.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 988,371.00
Premiums received	15,581.31
Losses paid	939.99
Losses incurred	3,939.99
Losses now unpaid	3,000.00

GERMAN ALLIANCE INSURANCE COMPANY OF NEW YORK.

Incorporated February, 1897. Commenced Business February 8, 1897.

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,299,278.03

INCOME.

	Fire.	
Gross premiums received during the year	$ 610,848.83	
Deduct re-insurance, rebate, abatement and return premiums	117,751.41	
Received for premiums other than perpetuals		493,097.42
Interest on bonds and dividends on stocks	$ 52,211.51	
Interest from all other sources	545.38	
Total interest		52,756.89
Profit on sale or maturity of ledger assets		26,168.33
Total income		$ 572,022.64
Sum of both amounts		$ 1,871,300.67

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 270,968.50	
Deduct amount received for salvage and from re-insurance in other companies	1,896.12	
Net amount paid for losses		269,072.38
Paid stockholders for interest or dividends		40,000.00
Salaries, fees and all other charges of officers, clerks, agents and other employees		134,214.36
Taxes on real estate		4,780.00
Taxes, licenses and Insurance Department fees		10,741.75
Total disbursements during the year		$ 458,808.49
Balance December 31, 1905		$ 1,412,492.18

LEDGER ASSETS.

Mortgage loans on real estate	$ 34,000.00	
Book value of bonds and stocks	1,198,133.53	
Deposited in banks	56,765.09	
Agents' balances, representing business written subsequent to October 1, 1905	123,593.56	
Total ledger assets		$ 1,412,492.18

NON-LEDGER ASSETS.

Interest accrued on mortgagss	$ 229.50	
Interest accrued on bonds and stocks	3,530.00	
Total		3,759.50
Market value of bonds and stocks over book value		69,034.47
Total admitted assets		$ 1,485,286.15

LIABILITIES.

Gross losses adjusted and unpaid	$ 30,220.89	
Gross claims for losses in process of adjustment	38,795.00	
Net amount of unpaid losses and claims		$ 69,015.89
Unearned premiums on fire risks, running one year or less	$ 184,208.93	
Unearned premiums on fire risks, running more than one year	166,181.20	
Total unearned premiums as computed above		350,390.13
Commissions, brokerage and other charges due to agents and brokers		36,748.59
Total liabilities, except capital		$ 456,154.61
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	629,131.54	
Surplus as regards policy-holders		1,029,131.54
Total liabilities		$ 1,485,286.15

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$60,976,044.00	$ 621,447.04
Written or renewed during the year	58,605,964.00	610,848.83
Total	$119,582,008.00	$ 1,232,295.87
Deduct those expired and marked off as terminated	54,134,205.00	562,533.96
Net amount in force December 31, 1905	$65,447,803.00	$ 669,761.91

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 32,162,692.00	$ 368,417.86	$ 184,208.93
In 1904	2 years	One-fourth	965,864.00	8,401.60	2,100.40
In 1905	2 years	Three-fourths	1,250,833.00	10,403.76	7,802.82
In 1903	3 years	One-sixth	6,641,042.00	54,456.13	9,076.02
In 1904	3 years	One-half	8,376,339.00	71,766.31	35,883.16
In 1905	3 years	Five-sixths	9,873,705.00	82,827.49	69,022.91
In 1902	4 years	One-eighth	201,053.00	1,712.92	214.12
In 1903	4 years	Three-eighths	307,318.00	2,854.02	1,070.26
In 1904	4 years	Five-eighths	396,266.00	3,480.51	2,175.30
In 1905	4 years	Seven-eighths	401,262.00	3,546.93	3,103.56
In 1901	5 years	One-tenth	747,717.00	8,241.18	824.12
In 1902	5 years	Three-tenths	770,388.00	9,799.74	2,939.92
In 1903	5 years	One-half	903,347.00	10,976.37	5,488.18
In 1904	5 years	Seven-tenths	1,125,350.00	15,544.78	10,881.35
In 1905	5 years	Nine-tenths	1,324,627.00	17,332.31	15,599.08
Total			$ 65,447,803.00	$ 669,761.91	$ 350,390.13

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 255,463.21
Largest amount written on any one risk	75,000.00
Stock owned by directors at par value	74,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 555,654.00
Premiums received	12,269.39
Losses paid	12,415.78
Losses incurred	12,532.78
Losses now unpaid	217.00

GERMAN AMERICAN INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1872. Commenced Business March 7, 1872.

WILLIAM M. KREMER, President. CHARLES G. SMITH, Secretary.

Home Office, Cor. Liberty and Nassau Streets, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,500,000.00.

Amount of net or ledger assets December 31, 1904	$ 12,545,750.27

INCOME.

	Fire.	
Gross premiums received during the year	$ 9,072,148.19	
Deduct re-insurance, rebate, abatement and return premiums	3,396,378.23	
Received for premiums other than perpetuals		5,675,769.96
Interest on mortgage loans	$ 1,939.02	
Interest on bonds and dividends on stocks	508,799.72	
Interest from all other sources	4,992.38	
Rents from company's property	1,200.00	
Total interest and rents		516,931.12
Profit on sale or maturity of ledger assets		157,998.14
Total income		$ 6,350,699.22
Sum of both amounts		$ 18,896,449.49

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,842,306.16	
Deduct amount received for salvage and from re-insurance in other companies	1,169,067.48	
Net amount paid for losses		2,673,238.68
Paid stockholders for interest or dividends		450,000.00
Commissions or brokerage		1,024,337.84
Salaries, fees and all other charges of officers, clerks, agents and other employees		236,199.70
Taxes, licenses and Insurance Department fees		166,408.02
Rents		35,488.28
Repairs and expenses (other than taxes on real estate)		147.89
Advertising, printing and stationery		64,303.85
Inspection and traveling expenses		180,276.19
Miscellaneous expenses		261,149.94
Total disbursements during the year		$ 5,091,550.39
Balance December 31, 1905		$ 13,804,899.10

LEDGER ASSETS.

Book value of real estate	$ 15,000.00
Mortgage loans on real estate	211,000.00
Book value of bonds and stocks	12,126,691.45
Cash in company's office	9,620.44
Deposited in banks	500,085.16

Agents' balances, representing business written subsequent to October 1, 1905	$ 933,848.68	
Agents' balances, representing business written prior to October 1, 1905	8,653.37	
Total ledger assets		$ 13,804,899.10

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,291.25	
Interest accrued on bonds and stocks	45,304.50	
Interest accrued on other assets	2,893.56	
Total		50,489.31
Market value of bonds and stocks over book value		205,785.55
Gross assets		$ 14,061,173.96

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905		8,653.37
Total admitted assets		$ 14,052,520.59

LIABILITIES.

Gross losses adjusted and unpaid	$ 132,673.61	
Gross claims for losses in process of adjustment	489,248.69	
Gross claims for losses resisted	68,935.00	
Total	$ 690,857.30	
Deduct re-insurance due or accrued	164,193.42	
Net amount of unpaid losses and claims		$ 526,663.88
Unearned premiums on fire risks, running one year or less	$ 2,026,411.04	
Unearned premiums on fire risks, running more than one year	3,239,473.19	
Total unearned premiums as computed above		5,265,884.23
Salaries, rents, etc,, due and accrued		4,275.17
Commissions, brokerage and other charges due to agents and brokers		38,017.14
Return premiums		6,800.52
Re-insurance premiums		268,204.87
Total liabilities, except capital		$ 6,109,845.81
Capital actually paid up in cash	$ 1,500,000.00	
Surplus over all liabilities	6,442,674.78	
Surplus as regards policy-holders		7,942,674.78
Total liabilities		$ 14,052,520.59

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force on the 31st day of December	$1,124,415,342.00	$ 10,648,170.83
Written or renewed during the year	930,972,086.00	9,072,148.19
Total	$2,055,387,428.00	$ 19,720,319.02
Deduct those expired and marked off as terminated	815,160,724.00	8,044,530.96
In force at the end of the year	$1,240,226,704.00	$ 11,675,788.06
Deduct amount re-insured	231,379,107.00	1,738,037.53
Net amount in force December 31, 1905	$1,008,847,597.00	$ 9,937,750.53

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 331,215,809.00	$ 4,052,822.08	$ 2,026,411.04
In 1904	2 years	One-fourth	6,001,124.00	55,598.87	13,899.72
In 1905	2 years	Three-fourths	8,734,091.00	79,821.60	59,866.20
In 1903	3 years	One-sixth	144,857,648.00	1,120,665.62	186,777.61
In 1904	3 years	One-half	170,968,786.00	1,404,905.44	702,452.72
In 1905	3 years	Five-sixths	202,329,285.00	1,718,346.94	1,431,955.79
In 1902	4 years	One-eighth	3,266,504.00	19,095.18	2,386.89
In 1903	4 years	Three-eighths	3,329,369.00	19,922.57	7,470.96
In 1904	4 years	Five-eighths	4,551,843.00	29,222.70	18,264.11
In 1905	4 years	Seven-eighths	5,941,403.00	39,138.59	34,246.27
In 1901	5 years	One-tenth	18,954,154.00	196,307.02	19,630.70
In 1902	5 years	Three-tenths	20,731,168.00	232,721.56	69,816.46
In 1903	5 years	One-half	25,999,036.00	273,674.22	136,837.11
In 1904	5 years	Seven-tenths	29,275,593.00	331,972.57	232,380.78
In 1905	5 years	Nine-tenths	30,659,130.00	350,393.64	315,354.28
Over 5 years		Pro rata	2,032,654.00	13,141.93	8,133.59
Total			$1,008,847,597.00	$ 9,937,750.53	$ 5,265,884.23

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,562,835.31
Largest amount written on any one risk	600,000.00
Stock owned by the directors at par value	230,300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 5,689,745.00
Premiums received	83,661.82
Losses paid	30,978.14
Losses incurred	31,133.50
Losses now unpaid	4,363.00

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated 1859. Commenced Business March, 1859.

HUGO SCHUMANN, President. CHARLES RUYKHAVER, GUSTAVE KERR, Secretaries.

Home Office, 62-64 William Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 6,272,736.17

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,399,943.52	
Deduct re-insurance, rebate, abatement and return premiums	831,415.95	
Received for premiums other than perpetuals		2,568,527.57
Interest on mortgage loans	$ 15,172.58	
Interest on bonds and dividends on stocks	187,156.20	
Interest from all other sources	15,764.92	
Rents from company's property	26,994.45	
Total interest and rents		245,088.15
Profit on sale or maturity of ledger assets		2,860.65
Total income		$ 2,816,476.37
Sum of both amounts		$ 9,089,212.54

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,391,915.04	
Deduct amount received for salvage and from re-insurance in other companies	201,263.89	
Net amount paid for losses		1,190,651.15
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		551,507.42
Salaries, fees and all other charges of officers, clerks, agents and other employees		182,388.42
Taxes on real estate		8,197.80
All other taxes, licenses and Insurance Department fees		74,168.99
Rents		24,794.32
Repairs and expenses (other than taxes on real estate)		15,859.05
Profit and loss		14,119.18
Advertising, printing and stationery, agency and office expenses, Board expenses, fire patrol, postal, surveys, legal and traveling expenses		97,714.64
Three shares General Adjustment Bureau stock, not listed		150.00
Total disbursements during the year		$ 2,359,550.97
Balance December 31, 1905		$ 6,729,661.57

LEDGER ASSETS.

Book value of real estate	$ 671,982.75
Mortgage loans on real estate	290,500.00
Book value of bonds and stocks	4,929,994.07
Cash in company's office	11,037.68
Deposited in banks	415,153.24
Agents' balances, representing business written subsequent to October 1, 1905	383,796.59

Agents' balances, representing business written prior to October 1, 1905	$ 3,346.63	
Cash in hands of Department managers	23,850.61	
Total ledger assets		$ 6,729,661.57

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 6,917.50	
Rents accrued	966.66	
Total		7,884.16
Market value of bonds and stocks over book value		101,586.68
Gross assets		$ 6,839,132.41

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	3,346.63
Total admitted assets	$ 6,835,785.78

LIABILITIES.

Gross losses adjusted and unpaid	$ 87,250.87	
Gross claims for losses in process of adjustment	86,725.66	
Gross claims for losses resisted	11,885.00	
Total	$ 185,861.53	
Deduct re-insurance due or accrued	30,297.29	
Net amount of unpaid losses and claims		$ 155,564.24
Unearned premiums on fire risks, running one year or less	$ 750,804.82	
Unearned premiums on fire risks, running more than one year	2,033,535.66	
Total unearned premiums as computed above		2,784,340.48
Commissions, brokerage and other charges due to agents and brokers		6,220.14
Total liabilities, except capital		$ 2,946,124.86
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,889,660.92	
Surplus as regards policy-holders		3,889,660.92
Total liabilities		$ 6,835,785.78

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 548,907,137.00	$ 5,161,523.96
Written or renewed during the year	345,671,742.00	3,399,943.52
Total	$ 894,578,879.00	$ 8,561,467.48
Deduct those expired and marked off as terminated	299,853,132.00	2,930,357.89
In force at the end of the year 1905	$ 594,725,747.00	$ 5,631,109.59
Deduct amount re-insured	46,287,344.00	395,363.96
Net amount in force December 31, 1905	$ 548,438,403.00	$ 5,235,745.63

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 135,477,264.00	$ 1,501,609.64	$ 750,804.82
In 1904	2 years	One-fourth	430,648.00	3,538.43	884.61
In 1905	2 years	Three-fourths	518,461.00	4,134.28	3,100.71
In 1903	3 years	One-sixth	88,253,639.00	735,804.54	122,634.09
In 1904	3 years	One-half	111,426,753.00	932,089.48	466,044.74
In 1905	3 years	Five-sixths	122,773,631.00	1,038,942.94	865,785.78
In 1902	4 years	One-eighth	781,169.00	6,505.47	813.18
In 1903	4 years	Three-eighths	730,847.00	6,333.60	2,375.10
In 1904	4 years	Five-eighths	643,393.00	5,770.85	3,606.78

In 1905---4 years	Seven-eighths	$ 630,285.00	$ 5,631.59	$ 4,927.64
In 1901---5 years	One-tenth	12,670,520.00	141,670.52	14,167.05
In 1902---5 years	Three-tenths	13,942,661.00	159,614.64	47,884.39
In 1903---5 years	One-half	16,590,921.00	190,915.22	95,457.61
In 1904---5 years	Seven-tenths	20,405,040.00	233,299.88	163,309.91
In 1905---5 years	Nine-tenths	22,920,621.00	268,164.92	241,348.43
Over 5 years	Pro rata	242,550.00	1,719.63	1,195.64
Total		$ 548,438,403.00	$ 5,235,745.63	$ 2,784,340.48

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,163,247.84
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	211,050.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 663,823.00
Premiums received	9,856.69
Losses paid	7,231.07
Losses incurred	5,695.27
Losses now unpaid	416.00

GLENS FALLS INSURANCE COMPANY OF NEW YORK.

Incorporated May, 1849. Commenced Business May, 1850.

J. L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

Home Office, Corner Bay and Glen Streets, Glens Falls, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 4,097,171.57

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,907,154.18	
Deduct re-insurance, rebate, abatement and return premiums	473,375.06	
Received for premiums other than perpetuals		1,433,779.12
Interest on mortgage loans	$ 39,261.30	
Interest on collateral loans	185.00	
Interest on bonds and dividends on stocks	133,270.74	
Interest from all other sources	18,500.45	
Rents from company's property	2,334.08	
Total interest and rents		193,551.57
Profit on sale or maturity of ledger assets		1,049.01
Total income		$ 1,628,379.70
Sum of both amounts		$ 5,725,551.27

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 745,967.46	
Deduct amount received for salvage and from re-insurance in other companies	121,128.03	
Net amount paid for losses		$ 624,839.43
Paid stockholders for interest or dividends		70,000.00
Commissions or brokerage		321,963.60
Salaries, fees and all other charges of officers, clerks, agents and other employees		105,209.69
Taxes on real estate		1,388.90
All other taxes, licenses and Insurance Department fees		65,114.49
Advertising, printing, stationery, traveling, etc.		98,006.22
Total disbursements during the year		$ 1,286,522.33
Balance December 31, 1905		$ 4,439,028.94

LEDGER ASSETS.

Book value of real estate	$ 50,155.23	
Mortgage loans on real estate	807,803.37	
Loans secured by pledge of bonds, stocks or other collateral	3,700.00	
Book value of bonds and stocks	2,679,410.00	
Cash in company's office	1,556.22	
Deposited in banks	722,465.81	
Agents' balances, representing business written subsequent to October 1, 1905	169,999.42	
Agents' balances, representing business written prior to October 1, 1905	3,434.04	
Bills receivable, taken for fire risks and real estate sold	504.85	
Total ledger assets		$ 4,439,028.94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,981.75	
Interest accrued on bonds and stocks	7,016.25	
Interest accrued on other assets	1,978.48	
Rents due	300.00	
Total		14,276.48
Market value of bonds and stocks over book value		85,210.00
Gross assets		$ 4,538,515.42

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 3,434.04	
Contingent depreciation on mortgage loans	20,000.00	
Total		23,434.04
Total admitted assets		$ 4,515,081.38

LIABILITIES.

Gross losses adjusted and unpaid	$ 26,588.46	
Gross claims for losses in process of adjustment	46,871.00	
Gross claims for losses resisted	8,125.00	
Total	$ 81,584.46	
Deduct re-insurance due or accrued	23,870.47	
Net amount of unpaid losses and claims		$ 57,713.99
Unearned premiums on fire risks, running one year or less	$ 366,278.31	
Unearned premiums on fire risks, running more than one year	1,112,725.40	
Total unearned premiums as computed above		1,479,003.71
Salaries, rents, etc., due and accrued		35,000.00

Reserve for dividends		$ 120,000.00
Total liabilities, except capital		$ 1,691,717.70
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	2,623,363.68	
Surplus as regards policy-holders		2,823,363.68
Total liabilities		$ 4,515,081.38

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 262,588,573.00	$ 2,995,388.24
Written or renewed during the year	161,705,658.00	1,907,154.18
Total	$ 424,294,231.00	$ 4,902,542.42
Deduct those expired and marked off as terminated	139,939,433.00	1,713,938.03
In force at the end of the year 1905	$ 284,354,798.00	$ 3,188,604.39
Deduct amount re-insured	27,215,101.00	367,771.26
Net amount in force December 31, 1905	$ 257,139,697.00	$ 2,820,833.13

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 55,293,570.00	$ 732,556.61	$ 366,278.31
In 1904	2 years	One-fourth	923,550.00	9,711.88	2,427.97
In 1905	2 years	Three-fourths	1,351,622.00	13,726.01	10,294.52
In 1903	3 years	One-sixth	45,274,394.00	454,874.16	75,812.36
In 1904	3 years	One-half	52,870,775.00	529,097.79	264,548.89
In 1905	3 years	Five-sixths	60,168,813.00	589,700.90	491,417.42
In 1902	4 years	One-eighth	622,535.00	5,239.86	654.98
In 1903	4 years	Three-eighths	595,548.00	5,790.97	2,171.61
In 1904	4 years	Five-eighths	639,422.00	5,429.55	3,393.45
In 1905	4 years	Seven-eighths	777,272.00	7,551.78	6,607.81
In 1901	5 years	One-tenth	6,036,804.00	71,313.35	7,131.33
In 1902	5 years	Three-tenths	7,243,674.00	86,620.27	25,986.28
In 1903	5 years	One-half	7,635,283.00	89,759.70	44,879.85
In 1904	5 years	Seven-tenths	8,289,167.00	100,576.68	70,403.67
In 1905	5 years	Nine-tenths	9,417,268.00	118,883.62	106,995.26
Total			$ 257,139,697.00	$ 2,820,833.13	$ 1,479,003.71

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 605,023.82
Largest amount written on any one risk	27,500.00
Stock owned by directors at par value	77,810.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,332,113.00
Premiums received	15,163.53
Losses paid	2,769.94
Losses incurred	3,544.94
Losses now unpaid	775.00

GLOBE AND RUTGERS FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated February 9, 1899. Commenced Business February 9, 1899.

E. C. JAMISON, President. LYMAN CANDEE, Secretary.

Home Office, 76 and 78 William Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,892,430.48

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,602,597.40	
Deduct re-insurance, rebate, abatement and return premiums	964,742.35	
Received for premiums other than perpetuals		2,637,855.05
Interest on mortgage loans	$ 2,765.00	
Interest on bonds and dividends on stocks	88,639.91	
Rents from company's property	5,182.00	
Total interest and rents		96,586.91
Profit on sale or maturity of ledger assets		28,207.50
Total income		$ 2,762,649.46
Sum of both amounts		$ 5,655,079.94

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,264,374.02	
Deduct amount received for salvage and from re-insurance in other companies	121,249.32	
Net amount paid for losses		1,143,124.70
Paid stockholders for interest or dividends		64,000.00
Commissions or brokerage		448,415.87
Salaries, fees, and all other charges of officers, clerks, agents and other employees		63,081.04
Taxes on real estate		770.66
All other taxes, licenses and Insurance Department fees		43,455.85
Rents		4,200.00
Repairs and expenses (other than taxes on real estate)		446.96
Legal expenses		4,590.82
Miscellaneous		38,338.00
Paid on account borrowed money		40,678.59
Money advanced to secure rent returned		200.00
Total disbursements during the year		$ 1,851,302.49
Balance December 31, 1905		$ 3,803,777.45

LEDGER ASSETS.

Book value of real estate	$ 72,945.00	
Mortgage loans on real estate	55,500.00	
Book value of bonds and stocks	2,746,579.13	
Cash in company's office	1,533.75	
Deposited in banks	127,580.69	
Agents' balances, representing business written subsequent to October 1, 1905	723,104.43	

Agents' balances, representing business written prior to October 1, 1905	$ 60,277.00	
Manhattan Insurance Company due account re-insurance	16,257.45	
Total ledger assets		$ 3,803,777.45

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,065.53	
Interest accrued on bonds and stocks	17,772.77	
Total		18,838.30
Market value of bonds and stocks over book value		178,861.87
Due on account re-insurance loss account Rossia Insurance Company		7,504.66
Gross assets		$ 4,008,982.28

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 60,277.00	
Manhattan Insurance Company due account re-insurance	16,257.45	
Total		76,534.45
Total admitted assets		$ 3,932,447.83

LIABILITIES.

Gross losses adjusted and unpaid	$ 61,683.66	
Gross claims for losses in process of adjustment	311,520.00	
Gross claims for losses resisted	28,150.00	
Total	$ 401,353.66	
Deduct re-insurance due or accrued	30,556.50	
Net amount of unpaid losses and claims		$ 370,797.16
Unearned premiums on fire risks, running one year or less	$ 1,441,156.63	
Unearned premiums on fire risks, running more than one year	311,881.46	
Total unearned premiums as computed above		1,753,038.09
Commissions, brokerage and other charges due to agents and brokers		108,465.66
Due and to become due for borrowed money		44,000.00
Total liabilities, except capital		$ 2,276,300.91
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	1,256,146.92	
Surplus as regards policy-holders		1,656,146.92
Total liabilities		$ 3,932,447.83

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 183,813,752.00	$ 2,824,528.01
Written or renewed during the year	274,160,347.00	3,602,597.40
Total	$ 457,974,099.00	$ 6,427,125.41
Deduct those expired and marked off as terminated	205,931,877.00	2,883,818.00
In force at the end of the year 1905	$ 252,042,222.00	$ 3,543,307.41
Deduct amount re-insured	12,731,382.00	194,816.63
Net amount in force December 31, 1905	$ 239,310,840.00	$ 3,348,490.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 202,278,753.00	$ 2,882,313.26	$ 1,441,156.63
In 1904	2 years	One-fourth	3,861,981.00	39,764.06	9,941.01
In 1905	2 years	Three-fourths	1,607,245.00	12,704.42	9,528.33
In 1903	3 years	One-sixth	2,290,407.00	27,796.92	4,632.82
In 1904	3 years	One-half	7,766,611.00	100,731.73	50,365.86
In 1905	3 years	Five-sixths	16,853,760.00	230,838.30	192,365.25
In 1902	4 years	One-eighth	3,000.00	292.55	36.57
In 1901	5 years	One-tenth	13,617.00	321.00	32.10
In 1902	5 years	Three-tenths	44,750.00	634.43	190.32
In 1903	5 years	One-half	162,015.00	2,521.33	1,260.66
In 1904	5 years	Seven-tenths	432,425.00	9,934.89	6,954.43
In 1905	5 years	Nine-tenths	3,996,276.00	40,637.89	36,574.11
Total			$ 239,310,840.00	$ 3,348,490.78	$ 1,753,038.09

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,283,886.69
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	282,925.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,769,540.00
Premiums received	37,548.86
Losses paid	12,130.61
Losses incurred	16,043.61
Losses now unpaid	4,963.00

HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1852. Commenced Business April, 1852.

CHARLES A. SHAW, President. JOSEPH MCCORD, Secretary.

Home Office, 34 Pine Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904		3,706,104.66

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,713,023.79	
Deduct re-insurance, rebate, abatement and return premiums	1,067,874.58	
Received for premiums other than perpetuals		2,645,149.21
Interest on mortgage loans	$ 175.00	
Interest on bonds and dividends on stocks	108,194.34	
Interest from all other sources	6,741.75	
Rents from company's property	46,469.00	
Total interest and rents		161,580.09
Profit on sale or maturity of ledger assets		98,417.00
Total income		$ 2,905,146.30
Sum of both amounts		$ 6,611,250.96

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,759,952.24	
Deduct amount received for salvage and from re-insurance in other companies	320,266.03	
Net amount paid for losses		$ 1,439,686.21
Paid stockholders for interest or dividends		80,000.00
Commissions or brokerage		535,762.06
Salaries, fees and all other charges of officers, clerks, agents and other employees		203,650.81
Taxes on real estate		11,534.65
All other taxes, licenses and Insurance Department fees		70,013.83
Rents		24,812.00
Repairs and expenses (other than taxes on real estate)		19,458.35
Advertising, printing, stationery, maps and surveys, office expenses, postage, telegrams and express, fire patrol, etc.		211,324.30
Agents' balances charged to profit and loss		60.57
Total disbursements during the year		$ 2,596,302.78
Balance December 31, 1905		$ 4,014,948.18

LEDGER ASSETS.

Book value of real estate	$ 899,107.91
Mortgage loans on real estate	3,500.00
Book value of bonds and stocks	2,645,972.57
Cash in company's office	6,879.74
Deposited in banks	123,065.97

Agents' balances, representing business written subsequent to October 1, 1905	$ 345,908.41	
Agents' balances, representing business written prior to October 1, 1905	513.18	
Total ledger assets		$ 4,014,948.18

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 14.58	
Interest accrued on bonds and stocks	12,044.66	
Rents accrued	390.85	
Total		12,450.09
Market value of real estate over book value		29,631.25
Market value of bonds and stocks over book value		273,424.68
Unpaid re-insurance on paid losses		20,663.53
Gross assets		$ 4,351,117.73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	513.18
Total admitted assets	$ 4,350,604.15

LIABILITIES.

Gross losses adjusted and unpaid	$ 126,363.28	
Gross claims for losses in process of adjustment	134,491.13	
Gross claims for losses resisted	38,164.64	
Total	$ 299,019.05	
Deduct re-insurance due or accrued	49,502.72	
Net amount of unpaid losses and claims		$ 249,516.33
Unearned premiums on fire risks, running one year or less	$ 905,226.23	
Unearned premiums on fire risks, running more than one year	1,177,366.22	
Total unearned premiums as computed above		2,082,592.45
Commissions, brokerage and other charges due to agents and brokers		21,370.05
Return premiums		1,063.75
Re-insurance premiums		9,923.12
Total liabilities, except capital		$ 2,364,465.70
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	986,138.45	
Surplus as regards policy-holders		1,986,138.45
Total liabilities		$ 4,350,604.15

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 474,290,350.77	$ 4,589,704.33
Written or renewed during the year	363,485,445.63	3,713,023.79
Total	$ 837,775,796.40	$ 8,302,728.12
Deduct those expired and marked off as terminated	358,169,465.38	3,651,347.56
In force at the end of the year	$ 479,606,331.02	$ 4,651,380.56
Deduct amount re-insured	57,907,307.93	563,380.57
Net amount in force	$ 421,699,023.09	$ 4,087,999.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 158,942,096.22	$ 1,810,304.97	$ 905,152.48
In 1906	1 year or less	All	11,350.00	73.75	73.75
In 1904	2 years	One fourth	600,740.00	4,881.00	1,220.25
In 1905	2 years	Three-fourths	424,535.00	3,034.97	2,276.22
In 1903	3 years	One-sixth	74,129,700.52	565,239.34	94,206.55
In 1904	3 years	One-half	72,069,893.23	593,015.87	296,507.93
In 1905	3 years	Five-sixths	73,331,021.51	604,034.86	503,362.39
In 1906	3 years	All	18,500.00	138.83	138.83
In 1902	4 years	One-eighth	398,563.00	3,183.98	397.99
In 1903	4 years	Three-eighths	384,938.00	3,241.69	1,215.63
In 1904	4 years	Five-eighths	604,188.00	5,349.92	3,343.70
In 1905	4 years	Seven-eighths	383,800.00	3,711.45	3,247.52
In 1901	5 years	One-tenth	6,200,405.75	75,912.91	7,591.29
In 1902	5 years	Three-tenths	6,980,744.17	84,188.12	25,256.43
In 1903	5 years	One-half	7,652,743.50	94,411.82	47,205.91
In 1904	5 years	Seven-tenths	8,792,737.34	108,122.58	75,685.80
In 1905	5 years	Nine-tenths	10,535,800.85	126,359.04	113,723.13
Over 5 years		Pro rata	237,266.00	2,794.89	1,843.71
Total			$ 421,699,023.09	$ 4,087,999.99	$ 2,082,449.51

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,412,160.61
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	273,150.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 3,999,961.25
Premiums received	32,930.24
Losses paid	14,230.79
Losses incurred	14,947.25
Losses now unpaid	2,260.70

HARTFORD FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated May, 1810. Commenced Business August, 1810.

GEORGE L. CHASE, President. P. C. ROYCE, Secretary.

Home Office, 125 Trumbull Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,250,000.00.

Amount of net or ledger assets December 31, 1904		$ 13,145,962.29

INCOME.

	Fire.	
Gross premiums received during the year	$16,024,042.25	
Deduct re-insurance, rebate, abatement and return premiums	3,087,928.85	
Received for premiums other than perpetuals		12,936,113.40
Interest on mortgage loans	$ 30,903.23	
Interest on collateral loans	109.63	
Interest on bonds and dividends on stocks	454,646.99	
Interest from all other sources	7,134.94	
Rents from company's property	25,791.83	
Total interest and rents		518,586.62
Profit on sale or maturity of ledger assets		17,134.79
Agents' balances previously marked off		114.20
Total income		$ 13,471,949.01
Sum of both amounts		$ 26,617,911.30

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 6,607,373.77	
Deduct amount received for salvage and from re-insurance in other companies	398,822.06	
Net amount paid for losses		6,208,551.71
Paid stockholders for interest or dividends		573,203.56
Commissions or brokerage		2,370,320.42
Salaries, fees and all other charges of officers, clerks, agents and other employees		781,583.41
Taxes on real estate		8,300.00
All other taxes, licenses and Insurance Department fees		288,595.50
Loss on sales or maturity of ledger assets		90,136.90
Paid re-insuring companies under treaty		25,932.06
Agents' balances marked off		35,735.12
All other expenditures		850,564.80
Total disbursements during the year		$ 11,232,923.48
Balance December 31, 1905		$ 15,384,987.82

LEDGER ASSETS.

Book value of real estate	$ 973,236.79
Mortgage loans on real estate	658,500.00
Loans secured by pledge of bonds, stocks or other collateral	1,000.00
Book value of bonds and stocks	11,659,738.06
Cash in company's office	37,924.32

Deposited in banks	$ 697,107.92	
Agents' balances, representing business written subsequent to October 1, 1905	1,344,546.97	
Agents' balances, representing business written prior to October 1, 1905	12,933.76	
Total ledger assets		$ 15,384,987.82

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 8,317.14	
Interest accrued on collateral loans	9.72	
Rents accrued	1,364.04	
Total		9,690.90
Market value of real estate over book value		45,263.21
Market value of bonds and stocks over book value		1,236,705.01
Gross uncollected premiums not more than three months due, not debited to authorized agents		1,387,248.00
Re-insurance due on losses paid		10,965.69
Gross assets		$ 18,074,860.63

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 12,933.76	
Total admitted assets		18,061,926.87

LIABILITIES.

Gross losses adjusted and unpaid	$ 384,911.84	
Gross claims for losses in process of adjustment	630,729.43	
Gross claims for losses resisted	81,417.23	
Net amount of unpaid losses and claims		$ 1,097,058.50
Unearned premiums on fire risks, running one year or less	$ 4,797,803.44	
Unearned premiums on fire risks, running more than one year	5,299,598.02	
Total unearned premiums as computed above		10,097,401.46
Commissions, brokerage and other charges due to agents and brokers		207,532.30
Return premiums		259,238.13
Total liabilities, except capital		$ 11,661,230.39
Capital actually paid up in cash	$ 1,250,000.00	
Surplus over all liabilities	5,150,696.48	
Surplus as regards policy-holders		6,400,696.48
Total liabilities		$ 18,061,926.87

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 1,466,838,679	$ 17,830,112.66
Written or renewed during the year	1,284,160,498	16,024,042.25
Total	$ 2,750,999,177	$ 33,854,154.91
Deduct those expired and marked off as terminated	1,122,875,866	14,210,516.24
In force end of the year 1905	$ 1,628,123,311	$ 19,643,638.67
Deduct amount re-insured	45,326,902	367,295.94
Net amount in force	$ 1,582,796,409	$ 19,276,342.73

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 685,793,740	$ 9,595,606.89	$ 4,797,803.44
In 1904	2 years	One-fourth	2,497,548	25,612.51	6,403.13
In 1905	2 years	Three-fourths	3,878,143	46,578.73	34,934.04
In 1903	3 years	One-sixth	178,969,142	1,763,315.22	293,885.87
In 1904	3 years	One-half	213,606,904	2,180,098.35	1,090,049.17
In 1905	3 years	Five-sixths	257,468,356	2,665,262.80	2,221,052.33
In 1902	4 years	One-eighth	2,255,485	20,406.19	2,550.77
In 1903	4 years	Three-eighths	2,566,548	23,419.10	8,782.17
In 1904	4 years	Five-eighths	2,203,797	20,915.12	13,071.95
In 1905	4 years	Seven-eighths	3,175,489	32,805.05	28,704.41
In 1901	5 years	One-tenth	38,644,984	467,968.43	46,796.84
In 1902	5 years	Three-tenths	38,240,387	474.963.55	142,489.05
In 1903	5 years	One-half	45,085,615	557,562.32	278,781.16
In 1904	5 years	Seven-tenths	49,755,700	647,742.49	453,419.75
In 1905	5 years	Nine-tenths	58,654,571	754,085.98	678,677.38
Total			$ 1,582,796,409	$19,276,342.73	$ 10,097,401.46

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 6,356,842.17
Largest amount written on any one risk	125,000.00
Stock owned by directors at par value	200,200.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 9,866,308.00
Premiums received	105,376.80
Losses paid	64,714.52
Losses incurred	73,056.56
Losses now unpaid	9,629.84

THE HOME INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1853. Commenced Business April 13, 1853.

ELBRIDGE G. SNOW, President. ARENANT M. BURTIS, Secretary.

Home Office, 56 Cedar Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $3,000,000.00.

Amount of net or ledger assets December 31, 1904			$ 17,559,086.73

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 12,727,720.23	$ 516,648.94	
Deduct re-insurance, rebate, abatement and return premiums	4,311,895.99	249,202.53	
	8,415,824.24	267,446.41	
Received for premiums other than perpetuals			8,683,270.65
Interest on mortgage loans		$ 4,739.83	
Interest on bonds and dividends on stocks		618,558.76	
Interest from all other sources		6,482.32	
Rents from company's property		194,720.95	
Total interest and rents			824,501.86
Profit on sale or maturity of ledger assets			11,976.27
Profit and loss			17,000.01
Total income			$ 9,536,748.79
Sum of both amounts			$ 27,095,835.52

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 5,964,219.93	$ 336,607.07	
Deduct amount received for salvage and from re-insurance in other companies	1,864,131.35	196,446.20	
	$ 4,100,088.58	$ 140,160.87	
Net amount paid for losses			4,240,249.45
Paid stockholders for interest or dividends			600,000.00
Commissions or brokerage			1,604,290.34
Salaries, fees and all other charges of officers, clerks, agents and other employees			515,435.75
Taxes on real estate			69,562.52
All other taxes, licenses and Insurance Department fees			35,488.33
Rents			24,411.84
Repairs and expenses (other than taxes on real estate)			217,489.12
Profit and loss account			13,602.70
Advertising, printing and stationery			106,224.84
Traveling expenses			87,238.97
Postage, telegrams, express and exchange			82,844.06
Legal expenses			732.83
Incidentals			275,399.60
Total disbursements during the year			$ 7,872,970.35
Balance December 31, 1905			$ 19,222,865.17

LEDGER ASSETS.

Book value of real estate	$ 1,543,892.06	
Mortgage loans on real estate	109,500.00	
Book value of bonds and stocks	15,384,451.57	
Deposited in banks and trust companies	1,180,287.05	
Agents' balances, representing business written subsequent to October 1, 1905	640,761.57	
Agents' balances, representing business written prior to October 1, 1905	11,065.72	
Bills receivable, taken for fire risks	331.73	
Counter and office premiums uncollected	352,575.47	
Total ledger assets		$ 19,222,865.17

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	2,186,424.48
Gross assets	$ 21,409,289.65

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 11,065.72	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	150,171.05	
Total		170,236.77
Total admitted assets		$ 21,239,052.88

LIABILITIES.

Gross losses adjusted and unpaid	$ 206,979.00	
Gross claims for losses in process of adjustment	1,012,956.36	
Gross claims for losses resisted	84,452.97	
Total	$ 1,304,388.33	
Deduct re-insurance due or accrued	521,341.25	
Net amount of unpaid losses and claims		$ 783,047.08
Unearned premiums on fire risks, running one year or less	$ 2,888,590.00	
Unearned premiums on fire risks, running more than one year	4,515,985.00	
Unearned premiums on inland navigation risks	129,684.00	
Unearned premiums on unexpired marine risks	63,742.00	
Total unearned premiums as computed above		7,598,001.00
Reserve for taxes and other contingencies		300,000.00
Commissions, brokerage and other charges due to agents and brokers		69,152.80
Re-insurance premiums		768,350.66
Total liabilities, except capital		$ 9,518,551.54
Capital actually paid up in cash	$ 3,000,000.00	
Surplus over all liabilities	8,720,501.34	
Surplus as regards policy-holders		11,720,501.34
Total liabilities		$ 21,239,052.88

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$1,298,270,327.00	$ 13,632,100.00
Written or renewed during the year	1,250,763,418.00	12,727,720.23
Total	$2,549,033,745.00	$ 26,359,820.23
Deduct those expired and marked off as terminated	941,389,377.00	10,389,850.23
In force at the end of the year	$1,607,644,368.00	$ 15,969,970.00
Deduct amount re-insured	245,498,503.00	1,604,929.00
Net amount in force December 31, 1905	$1,362,145,865.00	$ 14,365,041.00

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 12,456,205.00	$ 338,224,000.00
Written or renewed during the year	79,924,862.00	516,648.94
Total	$ 9,381,067.00	$ 854,872.94
Deduct those expired and marked off as terminated	74,779,436.00	445,009.94
In force at the end of the year 1905	$ 17,601,631.00	$ 409,863.00
Deduct amount re-insured	5,452,425.00	86,754.00
Net amount in force December 31, 1905	$ 12,149,206.00	$ 323,109.00

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Uncarned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 506,353,461.00	$ 5,777,179.00	$ 2,888,590.00
In 1904	2 years	One-fourth	4,215,306.00	32,728.00	8,182.00
In 1905	2 years	Three-fourths	2,162,387.00	17,254.00	12,941.00
In 1903	3 years	One-sixth	182,960,583.00	1,727,237.00	287,873.00
In 1904	3 years	One-half	212,047,895.00	2,020,688.00	1,010,344.00
In 1905	3 years	Five-sixths	228,495,446.00	2,154,223.00	1,795,186.00
In 1902	4 years	One-eighth	1,267,922.00	12,391.00	1,549.00
In 1903	4 years	Three-eighths	1,469,829.00	13,299.00	4,987.00
In 1904	4 years	Five-eighths	1,654,964.00	15,323.00	9,578.00
In 1905	4 years	Seven-eighths	1,761,928.00	18,437.00	16,132.00
In 1901	5 years	One-tenth	38,548,371.00	424,160.00	42,416.00
In 1902	5 years	Three-tenths	40,145,964.00	471,495.00	141,449.00
In 1903	5 years	One-half	44,822,835.00	521,749.00	260,875.00
In 1094	5 years	Seven-tenths	46,556,972.00	562,416.00	393,691.00
In 1905	5 years	Nine-tenths	47,316,783.00	581,375.00	523,238.00
Over five yesrs		Pro rata	2,365,219.00	15,087.00	7,544.00
Total			$1,362,145,865.00	$14,365,041.00	$ 7,404,575.00

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 4,100,175.20
Losses incurred during 1905—inland marine	187,164.00
Largest amount written on any one risk	300,000.00
Stock owned by directors at par value	176,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 12,432,713.00
Premiums received	118,481.19
Losses paid	39,079.52
Losses incurred	45,434.32
Losses now unpaid	21,731.62

INDEMNITY FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated 1897. Commenced Business 1898.

J. MONTGOMERY HARE, President. J. H. BURGER, H. B. ANTHONY, Secretaries.

Home Office, 56–58 Pine Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 447,311.96

INCOME.

	Fire.	
Gross premiums received during the year	$ 408,756.79	
Deduct re-insurance, rebate, abatement and return premiums	121,750.18	
Received for premiums other than perpetuals		287,006.61
Interest on bonds and dividends on stocks		14,162.68
Profit on sale or maturity of ledger assets		50.00
Total income		$ 301,219.29
Sum of both amounts		$ 748,531.25

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 167,672.69	
Deduct amount received for salvage and from re-insurance in other companies	25,059.96	
Net amount paid for losses		142,612.73
Commissions or brokerage		54,066.33
Salaries, fees and all other charges of officers, clerks, agents and other employees		19,292.74
Taxes, licenses and Insurance Department fees		10,212.78
Rents		2,172.28
Advertising and stationery		3,334.50
Maps, furniture and fixtures		1,497.26
Miscellaneous		8,973.89
Total disbursements during the year		$ 242,162.51
Balance December 31, 1905		$ 506,368.74

LEDGER ASSETS.

Book value of bonds and stocks	$ 419,080.00	
Cash in company's office	25.00	
Deposited in banks	59,172.81	
Agents' balances, representing business written subsequent to October 1, 1905	26,917.98	
Agents' balances, representing business written prior to October 1, 1905	1,172.95	
Total ledger assets		$ 506,368.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	2,378.59
Market value of bonds and stocks over book value	6,648.75
Re-insurance due on losses paid	457.78
Gross assets	$ 515,853.86

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905		$ 1,172.95
Total admitted assets		$ 514,680.91

LIABILITIES.

Gross losses adjusted and unpaid	$ 13,821.50	
Gross claims for losses in process of adjustment	11,321.00	
Gross claims for losses resisted	861.95	
Total	$ 26,004.45	
Deduct re-insurance due or accrued	6,032.33	
Net amount of unpaid losses and claims		$ 19,972.12
Unearned premiums on fire risks, running one year or less	$ 105,313.91	
Unearned premiums on fire risks, running more than one year	89,976.70	
Total unearned premiums as computed above		195,290.61
Salaries, rents, etc., due and accrued		3,531.23
Commissions, brokerage and other charges due to agents and brokers		1,101.42
Total liabilities, except capital		$ 219,895.38
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	94,785.53	
Surplus as regards policy-holders		294,785.53
Total liabilities		$ 514,680.91

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 33,064,188.00	$ 423,792.64
Written or renewed during the year	30,645,274.00	408,756.79
Total	$ 63,709,462.00	$ 832,549.43
Deduct those expired and marked off as terminated	26,293,224.00	365,433.53
In force at the end of the year 1905	$ 37,016,238.00	$ 467,115.90
Deduct amount re-insured	7,299,640.00	95,095.53
Net amount in force December 31, 1905	$ 29,716,598.00	$ 372,020.37

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 15,587,149.00	$ 210,627.81	$ 105,313.91
In 1904	2 years	One-fourth	176,952.00	2,003.97	501.00
In 1905	2 years	Three-fourths	278,928.00	2,856.33	2,142.25
In 1903	3 years	One-sixth	3,422,544.00	38,999.45	6,499.91
In 1904	3 years	One-half	4,192,909.00	48,927.19	24,463.60
In 1905	3 years	Five-sixths	5,724,417.00	63,634.14	53,028.45
In 1902	4 years	One-eighth	15,800.00	206.13	25.77
In 1903	4 years	Three-eighths	1,314.00	190.31	71.37
In 1904	4 years	Five-eighths	31,001.00	390.68	244.18
In 1905	4 years	Seven-eighths	22,350.00	84.51	73.95
In 1901	5 years	One-tenth	31,660.00	77.28	7.73
In 1902	5 years	Three-tenths	34,550.00	153.83	46.15
In 1903	5 years	One-half	45,410.00	539.45	269.73
In 1904	5 years	Seven-tenths	62,809.00	1,929.15	1,350.40
In 1905	5 years	Nine-tenths	88,005.00	1,375.14	1,237.63
Over 5 years		Pro rata	800.00	25.00	14.58
Total			$ 29,716,598.00	$ 372,020.37	$ 195,290.61

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 142,961.87
Largest amount written on any one risk	36,000.00
Stock owned by directors at par value	3,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 303,797.00
Premiums received	5,472.91
Losses paid	1,025.02
Losses incurred	1,271.36
Losses now unpaid	243.42

INDIANAPOLIS FIRE INSURANCE COMPANY OF INDIANA.

Incorporated July 12, 1899. Commenced Business September 1, 1899.

JOHN H. HOLLIDAY, President. H. C. MARTIN, Secretary.

Home Office, 122-4 East Market Street, Indianapolis, Ind.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 514,542.99

INCOME.

	Fire.	
Gross premiums received during the year	$ 454,810.74	
Deduct re-insurance, rebate, abatement and return premiums	106,373.10	
Received for premiums other than perpetuals		348,437.64
Interest on mortgage loans	$ 16,122.77	
Interest on bonds and dividends on stocks	4,196.45	
Interest from all other sources	98.03	
Total interest and rents		20,417.25
Total income		$ 368,854.89
Sum of both amounts		$ 883,397.88

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 179,303.42	
Deduct amount received for salvage and from re-insurance in other companies	15,179.05	
Net amount paid for losses		164,124.37
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		85,065.43
Salaries, fees and all other charges of officers, clerks, agents and other employees		25,365.22
Taxes, licenses and Insurance Department fees		10,491.34
Rents		2,120.00
Investment premiums charged off		715.07

Advertising, printing and stationery		$ 3,721.41
Agency and other miscellaneous expenses		17,889.49
Suspended accounts		18.43
Total disbursements during the year		$ 321,510.76
Balance December 31, 1905		$ 561,887.12

LEDGER ASSETS.

Mortgage loans on real estate	$ 364,130.00	
Book value of bonds and stocks	114,788.10	
Cash in company's office	3,159.58	
Deposited in banks	9,971.79	
Agents' balances, representing business written subsequent to October 1, 1905	40,925.29	
Agents' balances, representing business written prior to October 1, 1905	545.84	
Certificate of deposit—Central Trust Company	17,500.00	
Re-insurance premiums—net	8,566.52	
Guaranty dividend fund with State Auditor of Indiana	2,300.00	
Total ledger assets		$ 561,887.12

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 5,161.73	
Interest accrued on bonds and stocks	724.96	
Interest accrued on other assets	140.75	
Total		6,027.44
Gross assets		$ 567,914.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 545.84	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	1,253.25	
Total		1,799.09
Total admitted assets		$ 566,115.47

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,622.80	
Gross claims for losses in process of adjustment	29,975.35	
Gross claims for losses resisted	350.00	
Total	$ 33,948.15	
Deduct re-insurance due or accrued	1,824.24	
Net amount of unpaid losses and claims		$ 32,123.91
Unearned premiums on fire risks, running one year or less	$ 131,193.62	
Unearned premiums on fire risks, running more than one year	107,160.44	
Total unearned premiums as computed above		238,354.06
Total liabilities, except capital		$ 270,477.97
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	95,637.50	
Surplus as regards policy-holders		295,637.50
Total liabilities		$ 566,115.47

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 27,866,989.00	$ 399,250.82
Written or renewed during the year	31,822,770.00	454,810.74
Total	$ 59,689,759.00	$ 854,061.56
Deduct those expired and marked off as terminated	25,267,367.00	371,033.20
In force at the end of the year 1905	$ 34,422,392.00	$ 483,028.36
Deduct amount re-insured	2,586,404.00	35,677.68
Net amount in force December 31, 1905	$ 31,835,988.00	$ 447,350.68

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 16,847,377.00	$ 262,387.23	$ 131,193.62
In 1905	2 years	Three-fourths	288,780.00	3,524.57	2,643.43
In 1903	3 years	One-sixth	2,964,642.00	35,199.54	5,866.59
In 1904	3 years	One-half	4,014,488.00	47,710.87	23,855.43
In 1905	3 years	Five-sixths	5,424,191.00	61,708.02	51,423.35
In 1905	4 years	Seven-eighths	83,284.00	844.85	739.24
In 1901	5 years	One-tenth	209,239.00	3,222.61	322.26
In 1902	5 years	Three-tenths	307,845.00	4,889.87	1,466.96
In 1903	5 years	One-half	440,043.00	6,621.81	3,310.91
In 1904	5 years	Seven-tenths	482,502.00	7,924.57	5,547.20
In 1905	5 years	Nine-tenths	773,597.00	13,316.74	11,985.07
Total			$ 31,835,988.00	$ 447,350.68	$ 238,354.06

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 191,367.53
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	22,050.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 130,007.00
Premiums received	2,713.39
Losses paid	41.49
Losses incurred	958.25
Losses now unpaid	916.76

Re-insurance only.

INSURANCE COMPANY OF NORTH AMERICA OF PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced Business as an Association, 1792.

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary and Treasurer.

Home Office, 232 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $3,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 11,587,962.67

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 6,745,052.84	$ 2,248,886.85	
Deduct re-insurance, rebate, abatement and return premiums	1,443,484.69	383,874.04	
	$ 5,301,568.15	$ 1,865,012.81	
Received for premiums other than perpetuals			7,166,580.96
Deposit premiums received on perpetual risks			19,669.50
Interest on mortgage loans		$ 37,187.24	
Interest on collateral loans		2,866.86	
Interest on bonds and dividends on stocks		364,033.53	
Interest from all other sources		23,596.87	
Rents from company's property, including $10,000.00, for company's own occupancy		30,492.89	
Total interest and rents			458,177.39
Profit on sale or maturity of ledger assets			34,795.00
Perpetual permits, transfer fees and earned deposits			1,853.59
Dividends from bad debts previously charged off, etc.			1,031.85
Total income			$ 7,682,108.29
Sum of both amounts			$ 19,270,070.96

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 2,959,017.20	$ 1,682,108.01	
Deduct amount received for salvage and from re-insurance in other companies	345,739.31	468,079.30	
	$ 2,613,277.89	$ 1,214,028.71	
Net amount paid for losses			3,827,306.60
Deposit premiums returned			16,999.91
Paid stockholders for interest or dividends			360,076.20
Commissions or brokerage			1,480,806.74
Salaries, fees and all other charges of officers, clerks, agents and other employees			447,939.35
Taxes on real estate			6,476.58
All other taxes, licenses and Insurance Department fees			167,753.77
Rents, including $10,000.00, for company's own occupancy			30,588.50
Repairs and expenses (other than taxes on real estate)			8,700.42
Loss on sales or maturity of ledger assets			5,681.64
Advertising, printing and stationery			49,057.44
Legal expenses			8,212.22

Miscellaneous		$ 228,983.56
Reduction in book value of sundry investments		49,069.43
Bad debts charged off		5,584.55
Total disbursements during the year		$ 6,693,236.91
Balance December 31, 1905		$ 12,576,834.05

LEDGER ASSETS.

Book value of real estate	$ 466,100.00	
Mortgage loans on real estate	627,488.39	
Loans secured by pledge of bonds, stocks or other collateral	244,000.00	
Book value of bonds and stocks	8,902,646.85	
Cash in company's office	3,486.14	
Deposited in banks	1,186,917.28	
Agents' balances, representing business written subsequent to October 1, 1905	1,095,895.44	
Agents' balances, representing business written prior to October 1, 1905	20,613.77	
Bills receivable, not matured, taken for marine and inland risks	29,175.59	
Book accounts due company	510.59	
Total ledger assets		$ 12,576,834.05

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	5,329.95
Market value of bonds and stocks over book value	424,901.08
Re-insurance claims on losses paid—marine	8,786.66
Gross assets	$ 13,015,851.74

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 1,000.00	
Agents' balances, representing business written prior to October 1, 1905	20,613.77	
Loans on personal security	310.00	
Total		21,923.77
Total admitted assets		$ 12,993,927.97

LIABILITIES.

Gross losses adjusted and unpaid	$ 118,769.40	
Gross claims for losses in process of adjustment	751,990.60	
Gross claims for losses resisted	37,255.00	
Total	$ 908,015.00	
Deduct re-insurance due or accrued	101,115.00	
Net amount of unpaid losses and claims		$ 806,900.00
Unearned premiums on fire risks, running one year or less	$ 1,755,846.42	
Unearned premiums on fire risks, running more than one year	2,622,827.57	
Unearned premiums on marine and inland navigation risks	374,650.85	
Total unearned premiums as computed above		4,753,324.84
Amount reclaimable on perpetual fire insurance policies		759,655.38
Unpaid dividends due stockholders		30.00
Salaries, rents, etc., due and accrued		320.11
Commissions, brokerage and other charges due to agents and brokers		55,000.00
Re-insurance premiums		13,890.84
Total liabilities, except capital		$ 6,389,121.17
Capital actually paid up in cash	$ 3,000,000.00	
Surplus over all liabilities	3,604,806.80	
Surplus as regards policy-holders		6,604,806.80
Total liabilities		$ 12,993,927.97

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 732,393,417.00	$ 8,857,187.46
Written or renewed during the year	550,828,955.00	6,745,052.84
Total	$1,283,222,372.00	$ 15,602,240.30
Deduct those expired and marked off as terminated	521,079,318.00	6,389,324.39
In force at the end of the year 1905	$ 762,143,054.00	$ 9,212,915.91
Deduct amount re-insured	58,519,281.00	682,694.96
Net amount in force December 31, 1905	$ 703,623,773.00	$ 8,530,220.95

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 6,571,245.00	$ 369,959.00
Written during the year	441,923,691.00	2,248,886.85
Total	$ 448,494,936.00	$ 2,618,845.85
Deduct those expired and marked off as terminated	374,873,141.00	2,244,195.00
Net amount in force December 31, 1905	$ 73,621,795.00	$ 374,650.85

PERPETUAL RISKS.

	Amount.	*Deposits.*
In force December 31, 1904	$ 33,056,494.75	$ 834,102.09
Written during the year	715,275.00	19,669.50
Total	$ 33,771,769.75	$ 853,771.59
Deduct those marked off as cancelled	708,900.00	16,999.91
In force at end of the year 1905	$ 33,062,869.75	$ 836,771.68
Losses incurred during the year	$ 5,689.01	
Losses paid during the year	5,994.01	

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 242,034,804.00	$ 3,511,692.84	$ 1,755,846.42
In 1904	2 years	One-fourth	2,434,505.00	23,270.30	5,817.57
In 1905	2 years	Three-fourths	1,007,841.00	10,992.57	8,244.42
In 1903	3 years	One-sixth	87,730,692.00	909,855.18	151,642.53
In 1904	3 years	One-half	105,053,103.00	1,097,692.30	548,846.15
In 1905	3 years	Five-sixths	105,521,010,00	1,099,433.19	916,194.32
In 1902	4 years	One-eighth	1,145,010.00	11,356.44	1,419.56
In 1903	4 years	Three-eighths	1,029,253.00	11,327.84	4,247.94
In 1904	4 years	Five-eighths	1,272,325.00	14,338.38	8,961.49
In 1905	4 years	Seven-eighths	827,353.00	10,025.85	8,772.62
In 1901	5 years	One-tenth	26,994,695.00	306,097.50	30,609.75
In 1902	5 years	Three-tenths	28,574,934.00	337,993.73	101,398.12
In 1903	5 years	One-half	31,584,049.00	365,004.88	182,502.44
In 1904	5 years	Seven-tenths	34,023,264.00	397,636.63	278,345.64
In 1905	5 years	Nine-tenths	33,502,289.00	410,110.39	369,099.35
Over 5 years		Pro rata	888,646.00	13,392.93	6,725.67
Total			$ 703,623,773.00	$ 8,530,220.95	$ 4,378,673.99
Perpetual risks		90 and 95 per cent.	33,062,870.00	836,771.68	759,655.38
Grand total			$ 736,686,643.00	$ 9,366,992.63	$ 5,138,329.37

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,547,277.89
Losses incurred during 1905—inland and ocean marine	1,239,932.01
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	90,450.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 2,735,119.00	$ 2,319,183.00
Premiums received	54,450.55	4,744.91
Losses paid	22,822.61	255.00
Losses incurred	17,269.16	255.00
Losses now unpaid	2,990.89	

JEFFERSON FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated April, 1855. Commenced Business August, 1855.

SYDNEY E. HUTCHINSON, President. CHARLES B. JENNINGS, Secretary.

Home Office, 325 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1905	$ 435,209.96	
Increase of paid-up capital during year	100,000.00	
Extended at		$ 535,209.96

INCOME.

	Fire.	
Gross premiums received during the year	$ 90,843.84	
Deduct re-insurance, rebate, abatement and return premiums	15,172.42	
Received for premiums other than perpetuals		75,671.42
Deposit premiums received on perpetual risks		2,202.09
Interest on mortgage loans	$ 9,065.85	
Interest on collateral loans	2,417.43	
Interest on bonds	4,134.15	
Interest from all other sources	240.19	
Rents from company's property	7,922.50	
Total interest and rents		23,780.12
Profit on sale or maturity of ledger assets		30.00
Transfers, etc.		140.21
Discount on perpetual policies cancelled		230.99
Total income		$ 102,063.83
Sum of both amounts		$ 637,273.79

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 35,942.20	
Deduct amount received for salvage and from re-insurance in other companies	23.49	
Net amount paid for losses		$ 35,918.71
Deposit premiums returned (re-insurance $375.00)		3,194.02
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage including agency commissions		25,015.04
Salaries, fees and all other charges of officers, clerks, agents and other employees		6,276.99
Taxes on real estate		1,582.16
All other taxes, licenses and Insurance Department fees		1,490.16
Rents		1,500.00
Repairs and expenses (other than taxes on real estate)		823.30
Loss on sales or maturity of ledger assets		80.31
Miscellaneous expenses		1,337.52
Total disbursements during the year		$ 89,218.21
Balance December 31, 1905		$ 548,055.58

LEDGER ASSETS.

Book value of real estate	$ 100,996.40	
Mortgage loans on real estate	136,596.00	
Loans secured by pledge of bonds, stocks or other collateral	18,200.00	
Book value of bonds	164,367.71	
Cash in company's office	2,042.91	
Deposited in banks	110,051.98	
Agents' balances, representing business written subsequent to October 1, 1905	14,758.28	
Amount reclaimable on temporary perpetual policies on real estate of company	1,042.30	
Total ledger assets		$ 548,055.58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,526.26	
Interest accrued on bonds	1,777.90	
Interest accrued on collateral loans	128.75	
Interest accrued on other assets	377.32	
Rents due and accrued	750.32	
Total		5,560.55
Market value of real estate over book value		8,508.00
Market value of bonds over book value		1,684.79
Par on market value of mortgages over cost		235.00
Total admitted assets		$ 564,043.92

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,843.59	
Gross claims for losses in process of adjustment	2,965.00	
Total	$ 4,808.59	
Net amount of unpaid losses and claims		$ 4,808.59
Unearned premiums on fire risks, running one year or less	$ 30,065.94	
Unearned premiums on fire risks, running more than one year	25,841.39	
Total unearned premiums as computed above		55,907.33
Amount reclaimable on perpetual fire insurance policies		67,138,21
Commissions, brokerage and other charges due to agents and brokers		5,594.00
Tax on capital stock		900.00
Tax on premiums		126.75

Fire insurance patrol		$ 87.23
Total liabilities, except capital		$ 134,562.11
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	229,481.81	
Surplus as regards policy-holders		429,481.81
Total liabilities		$ 564,043.92

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 8,502,831.00	$ 106,010.39
Written or renewed during the year	6,980,342.00	90,843.84
Total	$ 15,483,173.00	$ 196,854.23
Deduct those expired and marked off as terminated	6,723,246.00	87,718.80
In force at the end of the year 1905	$ 8,759,927.00	$ 109,135.43
Deduct amount re-insured	60,350.00	735.52
Net amount in force December 31, 1905	$ 8,699,577.00	$ 108,399.91

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 4,707,733.00	$ 60,131.88	$ 30,065.94
In 1904	2 years	One-fourth	3,500.00	54.22	13.55
In 1905	2 years	Three-fourths	7,750.00	138.93	104.19
In 1903	3 years	One-sixth	346,741.00	4,852.81	808.80
In 1904	3 years	One-half	559,939.00	7,230.95	3,615.47
In 1905	3 years	Five-sixths	374,700.00	7,725.99	6,438.32
In 1902	4 years	One-eighth	7,250.00	178.34	22.29
In 1904	4 years	Five-eighths	15,000.00	169.63	106.63
In 1905	4 years	Seven-eighths	31,000.00	535.25	468.34
In 1901	5 years	One-tenth	251,325.00	2,906.81	290.68
In 1902	5 years	Three-tenths	499,001.00	5,266.01	1,579.80
In 1903	5 years	One-half	437,928.00	6,054.00	3,027.00
In 1904	5 years	Seven-tenths	511,590.00	5,624.33	3,937.03
In 1905	5 years	Nine-tenths	475,020.00	4,972.55	4,475.29
Over 5 years		Pro rata	471,100.00	2,558.21	954.00
Total			$ 8,699,577.00	$ 108,399.91	$ 55,907.33
Perpetual risks			2,951,803.00	73,835.97	67,138.21
Grand total			$ 11,651,380.00	182,235.88	123,045.54

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 33,727.30
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	194,300.00

KEYSTONE MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated December 30, 1884. Commenced Business January 1, 1885.

FREDERICK A. DOWNES, President. WILLIAM M. BURGES, Secretary.

Home Office, 925 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 197,249.27

INCOME.

	Fire.	
Gross premiums received during the year	$ 258,525.52	
Deduct re-insurance, rebate, abatement and return premiums	13,326.93	
Received for premiums other than perpetuals		245,198.59
Interest on bonds and dividends on stocks		8,295.27
Total income		$ 253,493.86
Sum of both amounts		$ 450,743.13

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 8,182.60	
Net amount paid for losses		8,182.60
Cash dividends paid to members		164,729.38
Cash paid or returned to members who have discontinued their policies		15,520.56
Salaries, fees and all other charges of officers, clerks, agents and other employees		10,599.71
Taxes, licenses and Insurance Department fees		820.33
Rents		955.00
Inspections		2,326.57
Travel		1,418.01
Office and all other expenses		3,021.48
Total disbursements during the year		$ 207,573.64
Balance December 31, 1905		$ 243,169.49

LEDGER ASSETS.

Book value of bonds and stocks	$ 209,657.05	
Cash in company's office	6,071.26	
Deposited in bank	27,441.18	
Total ledger assets		$ 243,169.49

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 3,020.93	
Interest due and accrued on other assets	4,365.72	
Total		$ 7,386.65
Total admitted assets		$ 254,819.59

LIABILITIES.

Gross claims for losses in process of adjustment	$ 2,364.05	
Net amount of unpaid losses and claims		$ 2,364.05
Unearned premiums on fire risks, running one year or less	$ 114,600.70	
Total unearned premiums as computed above		114,600.70
Total liabilities, except capital		$ 116,964.75
Surplus as regards policy-holders		137,854.84
Total liabilities		$ 254,819.59

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 20,239,302.00	$ 192,449.93
Written or renewed during the year	26,788,929.00	257,814.13
Total	$ 47,028,231.00	$ 450,264.06
Deduct those expired and marked off as terminated	23,185,574.00	221,062.65
Net amount in force December 31, 1905	$ 23,842,657.00	$ 229,201.41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$28,842,657.00	$ 229,201.41	$ 114,600.70
Total			$23,842,657.00	$ 229,201.41	$ 114,600.70

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 9,832.52
Largest amount written on any one risk	20,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 425,628.00
Premiums received	599.03
Losses paid	208.17
Losses incurred	1,150.29
Losses now unpaid	943.37

MANTON MUTUAL INSURANCE COMPANY OF PHILADELPHIA, PA.

Incorporated February 28, 1894. Commenced Business March 1, 1894.

FREDERICK A. DOWNES, President. WM. M. BURGESS, Secretary.

Home Office, 925 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 145,224.74

INCOME.

	Fire.	
Gross premiums received during the year	$ 199,313.90	
Deduct re-insurance, rebate, abatement and return premiums	11,457.83	
Received for premiums other than perpetuals		187,856.07
Interest on bonds and dividends on stocks		5,740.59
Total income		$ 193,596.66
Sum of both amounts		$ 338,821.40

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 6,493.15	
Net amount paid for losses		6,493.15
Cash dividends paid to members		119,201.86
Cash paid or returned to members who have discontinued their policies		11,963.91
Salaries, fees and all other charges of officers, clerks, agents and other employees		8,257.66
Taxes, licenses and Insurance Department fees		629.07
Rents		736.67
Inspections		1,731.70
Travel		1,089.98
Office and all other expenses		2,426.40
Total disbursements during the year		$ 152,530.40
Balance December 31, 1905		$ 186,291.00

LEDGER ASSETS.

Book value of bonds and stocks	$ 150,929.70	
Cash in company's office	4,890.89	
Deposited in banks	30,470.41	
Total ledger assets		$ 186,291.00

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 1,797.52	
Premiums due	3,424.61	
Total		5,222.13
Market value of bonds and stocks over book value		2,765.80
Total admitted assets		$ 194,278.93

LIABILITIES.

Gross claims for losses in process of adjustment	$ 1,654.42	
Net amount of unpaid losses and claims		$ 1,654.42
Unearned premiums on fire risks, running one year or less	$ 87,788.35	
Total unearned premiums as computed above		87,788.35
Total liabilities, except capital		$ 89,442.77
Surplus as regards policy-holders		104,836.16
Total liabilities		$ 194,278.93

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 14,639,523.00	$ 140,031.37
Written or renewed during the year	20,422,087.00	198,179.60
Total	$ 35,061,610.00	$ 338,210.97
Deduct those expired and marked off as terminated	17,001,858.00	162,634.26
Net amount in force December 31, 1905	$ 18,059,752.00	$ 175,576.71

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 18,059,752.00	$ 175,576.71	$ 87,788.35
Total			$ 18,059,752.00	$ 175,576.71	$ 87,788.35

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 7,569.74
Largest amount written on any one risk	20,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 328,545.00
Premiums received	470.98
Losses paid	148.69
Losses incurred	619.55
Losses now unpaid	471.69

MILLERS MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated 1890. Commenced Business 1890.

JOHN M. HAYES, President. B. K. HUNTZINGER, Secretary.

Home Office, 1 South Third Street, Harrisburg, Pa.

BALANCE SHEET.

Amount of net or ledger assets December 31, 1904		$ 117,771.08

INCOME.

	Fire.	
Gross premiums received during the year	$ 25,457.01	
Received for premiums other than perpetuals		25,457.01
Interest on mortgage loans	$ 1,885.09	
Interest on bonds and dividends on stocks	2,614.17	
Interest from all other sources	495.31	
Total interest		4,994.57
Profit on sale or maturity of ledger assets		769.58
Inspection fees, endorsements, etc.		1,306.83
Assessments on premium notes		57,484.79
Total income		$ 90,012.78
Sum of both amounts		$ 207,783.86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 61,649.90	
Net amount paid for losses		61,649.90
Deposit premiums returned		9,019.62
Salaries, fees and all other charges of officers, clerks, agents and other employees		3,914.53
Taxes, licenses and Insurance Department fees		441.73
Rents		130.00
Furniture and supplies		233.15
Advertising		357.07
Postage, express, telegrams, etc.		76.66
Travel and inspection		1,125.69
Accrued interest on bonds purchased		213.34
Total disbursements during the year		$ 77,161.67
Balance December 31, 1905		$ 130,622.29

LEDGER ASSETS.

Mortgage loans on real estate	$ 42,725.00	
Book value of bonds and stocks	69,002.75	
Cash in hands of treasurer	18,894.49	
Total ledger assets		$ 130,622.29

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 580.51	
Interest accrued on bonds and stocks	1,274.07	
Total		1,854.58
Market value of bonds and stocks over book value		2,009.90

Premium notes		$ 488,772.53
Furniture and supplies		350.00
Gross assets		$ 623,609.30

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies		350.00
Total admitted assets		$ 623,259.30

LIABILITIES.

Gross claims for losses in process of adjustment	$ 4,450.00	
Gross claims for losses resisted	5,000.00	
Total	$ 9,450.00	
Net amount of unpaid losses and claims		$ 9,450.00
Amount reclaimable by the insured on insurance policies being (100) per cent. of the deposit received less losses paid and unpaid not yet assessed for		63,264.05
Total liabilities, except capital		$ 72,714.05
Surplus as regards policy-holders		550,545.25
Total liabilities		$ 623,259.30

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 2,923,275.00	$ 442,161.48
Written or renewed during the year	783,198.00	127,307.53
Total	$ 3,706,873.00	$ 569,469.01
Deduct those expired and marked off as terminated	551,295.00	80,696.48
Net amount in force December 31, 1905	$ 3,155,295.00	$ 488,772.53

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*
In 1901	1 year or less	One-half	$ 338,900.00	$ 46,952.25
In 1902	2 years	One-fourth	662,600.00	98,582.93
In 1903	3 years	One-half	702,700.00	111,624.30
In 1904	4 years	Three-eighths	721,700.00	112,684.25
In 1905	5 years	One-half	729,395.00	118,928.80
Total			$ 3,155,295.00	$ 488,772.53

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 66,599.90
Largest amount written on any one risk	7,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 17,500.00
Premiums received	3,150.00
Losses paid	432.00
Losses incurred	432.00

MILWAUKEE MECHANICS INSURANCE COMPANY OF WISCONSIN.

Incorporated February 15, 1852. Commenced Business April 1, 1852.

WILLIAM. L. JONES, President. OSCAR GREIBLING, Secretary.

Home Office, 442 and 444 City Hall Square, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 2,892,323.60

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,072,403.85	
Deduct re-insurance, rebate, abatement and return premiums	553,193.54	
Received for premiums other than perpetuals		1,519,210.31
Interest on mortgage loans	$ 60,696.31	
Interest on bonds and dividends on stocks	57,768.29	
Interest from all other sources	1,594.61	
Rents from company's property, including $2,500.00, for company's own occupancy	4,407.00	
Total interest and rents		124,466.21
Reserve retained for re-insurance		14,640.82
Total income		$ 1,658,317.34
Sum of both amounts		$ 4,550,640.94

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 732,274.52	
Deduct amount received for salvage and from re-insurance in other companies	139,498.69	
Net amount paid for losses		592,775.83
Paid stockholders for interest or dividends		80,000.00
Commissions or brokerage		372,578.58
Salaries, fees and all other charges of officers, clerks, agents and other employees		99,447.93
Taxes on real estate		1,587.37
All other taxes, licenses and Insurance Department fees		57,236.33
Rents, including $2,500.00, for company's own occupancy		7,039.00
Repairs and expenses (other than taxes on real estate)		2,132.55
Traveling and adjusting expenses		24,751.24
Advertising, printing, etc.		11,169.62
Legal expenses, $2,612.46; furniture and fixtures, $665.16		3,277.62
Miscellaneous expenses		48,303.06
Depreciation in value of securities		21,108.75
Loss on agents' balances		3,578.46
Total disbursements during the year		$ 1,324,986.34
Balance December 31, 1905		$ 3,225,654.60

LEDGER ASSETS.

Book value of real estate	$ 114,000.00	
Mortgage loans on real estate	1,232,717.87	
Loans secured by pledge of bonds, stocks or other collateral	35,000.00	
Book value of bonds and stocks	1,493,610.83	
Cash in company's office	18,309.29	
Deposited in banks	113,402.56	
Agents' balances representing business written subsequent to October 1, 1905	217,514.24	
Agents' balances representing business written prior to October 1, 1905	999.81	
Deposit Milwaukee Board of Underwriters	100.00	
Total ledger assets		$ 3,225,654.60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 20,401.94	
Interest accrued on bonds and stocks	5,485.81	
Total		25,887.75
Gross assets		$ 3,251,542.35

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	999.81
Total admitted assets	$ 3,250,542.54

LIABILITIES.

Gross losses adjusted and unpaid	$ 41,599.73	
Gross claims for losses in process of adjustment	73,973.99	
Gross claims for losses resisted	12,062.24	
Total	$ 127,635.96	
Deduct re-insurance due or accrued	31,438.32	
Net amount of unpaid losses and claims		$ 96,197.64
Unearned premiums on fire risks, running one year or less	$ 439,393.08	
Unearned premiums on fire risks, running more than one year	1,008,579.40	
Total unearned premiums as computed above		1,447,972.48
Reserve retained for re-insurance		96,541.79
Total liabilities, except capital		$ 1,640,711.91
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	1,409,830.63	
Surplus as regards policy-holders		1,609,830.63
Total liabilities		$ 3,250,542.54

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 232,004,585.00	$ 2,829,902.56
Written or renewed during the year	164,146,508.00	2,072,403.85
Total	$ 396,151,093.00	$ 4,902,306.41
Deduct those expired and marked off as terminated	138,128,258.00	1,780,201.61
In force December 31, 1905	$ 258,022,835.00	$ 3,122,104.80
Deduct amount re-insured	30,331,939.00	406,363.41
Net amount in force December 31, 1905	$ 227,690,896.00	$ 2,715,741.39

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 64,050,971.00	$ 878,786.17	$ 439,393.08
In 1903	3 years	One-sixth	35,275,563.00	369,993.39	61,665.57
In 1904	3 years	One-half	43,076,580.00	461,816.89	230,908.44
In 1905	3 years	Five-sixths	51,826,819.00	548,711.97	457,259.99
In 1901	5 years	One-tenth	4,816,932.00	64,135.56	6,413.56
In 1902	5 years	Three-tenths	5,713,844.00	77,752.12	23,325.63
In 1903	5 years	One-half	6,165,439.00	84,367.19	42,183.60
In 1904	5 years	Seven-tenths	7,458,232.00	101,688.41	71,181.89
In 1905	5 years	Nine-tenths	9,306,516.00	128,489.69	115,640.72
Total			$ 227,690,896.00	$ 2,715,741.39	$ 1,447,972.49

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 595,418.64
Largest amount written on any one risk	15,000.00
Stock owned by directors at par value	47,570.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 316,967.00
Premiums received	6,816.98
Losses paid	404.03
Losses incurred	1,558.51
Losses now unpaid	1,154.48

NATIONAL FIRE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June 4, 1869. Commenced Business December 1, 1871.

JAMES NICHOLS, President. B. R. STILLMAN, Secretary.

Home Office, 95 Pearl Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 6,246,025.33

INCOME.

	Fire.	
Gross premiums received during the year	$ 6,526,518.36	
Deduct re-insurance, rebate, abatement and return premiums	2,130,298.39	
Received for premiums other than perpetuals		4,396,219.97
Interest on mortgage loans	$ 31,441.05	
Interest on bonds and dividends on stocks	209,182.63	
Interest from all other sources	3,863.90	
Rents from company's property	16,605.41	
Total interest and rents		261,092.99
Total income		$ 4,657,312.96
Sum of both amounts		$ 10,903,338.29

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,690,889.96	
Deduct amount received for salvage and from re-insurance in other companies	650,269.02	
Net amount paid for losses		$ 2,040,620.94
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		830,217.21
Salaries, fees and all other charges of officers, clerks, agents and other employees		327,321.53
Taxes on real estate		6,399.66
All other taxes, licenses and Insurance Department fees		154,272.54
Repairs and expenses (other than taxes on real estate)		7,664.58
Loss on sales or maturity of ledger assets		64,947.15
Advertising, field work and incidental expenses		144,120.67
Agents' balances charged to profit and loss		3,980.97
Office furniture, books and stationery		36,346.18
Traveling, adjustments and miscellaneous		128,484.20
Total disbursements during the year		$ 3,864,375.63
Balance December 31, 1905		$ 7,038,962.66

LEDGER ASSETS.

Book value of real estate	$ 370,776.16	
Mortgage loans on real estate	655,350.00	
Book value of bonds and stocks	5,125,573.38	
Cash in company's office	721.09	
Deposited in banks	350,672.87	
Agents' balances, representing business written subsequent to October 1, 1905	535,869.16	
Total ledger assets		$ 7,038,962.66

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	303,200.62
Gross assets	$ 7,342,163.28

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	37,204.32
Total admitted assets	$ 7,304,958.96

LIABILITIES.

Gross losses adjusted and unpaid	$ 84,569.15	
Gross claims for losses in process of adjustment	251,226.68	
Gross claims for losses resisted	21,822.87	
Net amount of unpaid losses and claims		$ 357,618.70
Unearned premiums on fire risks, running one year or less	$ 1,569,451.52	
Unearned premiums on fire risks, running more than one year	1,913,583.26	
Total unearned premiums as computed above		2,483,034.78
Special reserve for contingencies		150,000.00
Total liabilities, except capital		$ 3,990,653.48
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,314,305.48	
Surplus as regards policy-holders		3,314,305.48
Total liabilities		$ 7,304,958.96

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 710,964,804.00	$ 8,110,573.70
Written or renewed during the year	578,007,091.00	6,526,518.36
Total	$ 1,288,971,895.00	$ 14,637,092.06
Deduct those expired and marked off as terminated	540,666,708.00	6,255,820.72
In force at the end of the year 1905	$ 748,305,187.00	$ 8,381,271.34
Deduct amount re-insured	139,105,116.00	1,584,389.61
Net amount in force December 31, 1905	$ 609,200,071.00	$ 6,796,881.73

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 252,935,162.00	$ 3,138,903.04	$ 1,569,451.52
In 1904	2 years	One-fourth	6,495,450.00	42,508.64	10,627.16
In 1905	2 years	Three-fourths	883,724.00	8,430.30	6,322.73
In 1903	3 years	One-sixth	69,950,271.00	671,024.41	111,837.40
In 1904	3 years	One-half	78,665,856.00	770,078.88	385,039.44
In 1905	3 years	Five-sixths	90,415,650.00	874,829.87	729,024.89
In 1902	4 years	One-eighth	2,787,483.00	23,200.72	2,900.09
In 1903	4 years	Three-eighths	1,031,963.00	9,221.12	3,457.92
In 1904	4 years	Five-eighths	1,213,132.00	9,936.14	6,210.09
In 1905	4 years	Seven-eighths	1,011,098.00	8,899.31	7,786.90
In 1901	5 years	One-tenth	19,450,456.00	225,473.05	22,547.31
In 1902	5 years	Three-tenths	19,779,769.00	233,300.84	69,990.25
In 1903	5 years	One-half	19,317,828.00	233,474.47	116,737.24
In 1904	5 years	Seven-tenths	21,966,079.00	258,695.07	181,086.55
In 1905	5 years	Nine-tenths	23,296,150.00	288,905.87	260,015.29
Total			$ 609,200,071.00	$ 6,796,881.73	$ 3,483,034.78

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,017,144.87
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	92,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 4,967,815.00
Premiums received	37,523.32
Losses paid	13,850.09
Losses incurred	15,743.88
Losses now unpaid	Not given.

NATIONAL UNION FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated February 14, 1901. Commenced Business March 1, 1901.

JAMES H. WILLOCK, President. E. E. COLE, Secretary.

Home Office, 401 Wood Street, Pittsburg, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $750,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,789,061.75

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,759,022.15	
Deduct re-insurance, rebate, abatement and return premiums	584,261.28	
Received for premiums other than perpetuals		1,174,760.87
Interest on mortgage loans	$ 19,587.39	
Interest on collateral loans	2,500.00	
Interest on bonds and dividends on stocks	56,371.45	
Interest from all other sources	1,794.57	
Total interest		80,253.41
Bad accounts collected, etc.		764.31
Total income		$ 1,255,778.59
Sum of both amounts		$ 3,044,840.34

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 610,514.76	
Deduct amount received for salvage and from re-insurance in other companies	120,167.58	
Net amount paid for losses		490,347.18
Commissions or brokerage		262,578.14
Salaries, fees and all other charges of officers, clerks, agents and other employees		100,477.70
Taxes, licenses and Insurance Department fees		55,822.51
Rents		6,581.25
Charged off premiums paid on various bonds		6,827.50
Loss on sales or maturity of ledger assets		3,900.00
Advertising, printing, books and stationery		13,840.40
Insurance maps and printing plant		10,344.78
Furniture and fixtures		834.06
Home office general expenses		17,863.34
Adjusting and loss expense		9,308.83
Total disbursements during the year		$ 978,725.69
Balance December 31, 1905		$ 2,066,114.65

LEDGER ASSETS.

Mortgage loans on real estate	$ 399,622.00
Loans secured by pledge of bonds, stocks or other collateral	50,000.00
Book value of bonds and stocks	1,215,830.00
Cash in company's office	10,783.65
Deposited in banks	181,508.03

Agents' balances, representing business written subsequent to October 1, 1905	$ 207,367.94	
Agents' balances, representing business written prior to October 1, 1905	1,003.03	
Total ledger assets		$ 2,066,114.65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,859.84	
Interest due on bonds and stocks	1,630.00	
Total		$ 8,489.84
Market value of bonds and stocks over book value		34,620.00
Gross assets		$ 2,109,224.49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	1,003.03
Total admitted assets	$ 2,108,221.46

LIABILITIES.

Gross losses adjusted and unpaid	$ 11,321.68	
Gross claims for losses in process of adjustment	85,306.63	
Gross claims for losses resisted	11,914.52	
Total	$ 108,542.83	
Deduct re-insurance due or accrued	24,612.82	
Net amount of unpaid losses and claims		$ 83,930.01
Unearned premiums on fire risks, running one year or less	$ 400,033.55	
Unearned premiums on fire risks, running more than one year	513,858.75	
Total unearned premiums as computed above		913,892.30
Total liabilities, except capital		$ 997,822.31
Capital actually paid up in cash	$ 750,000.00	
Surplus over all liabilities	360,399.15	
Surplus as regards policy-holders		1,110,399.15
Total liabilities		$ 2,108,221.46

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 114,928,845.00	$ 1,420,491.72
Written or renewed during the year	135,258,163.00	1,759,022.15
Total	$ 250,187,008.00	$ 3,179,513.87
Deduct those expired and marked off as terminated	91,227,151.00	1,193,685.95
In force at the end of the year 1905	$ 158,959,857.00	$ 1,985,827.92
Deduct amount re-insured	25,596,910.00	342,362.79
Net amount in force December 31, 1905	$ 133,362,947.00	$ 1,643,465.13

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 56,998,532.00	$ 800,067.10	$ 400,033.55
In 1904	2 years	One-fourth	722,612.00	4,809.55	1,202.39
In 1905	2 years	Three-fourths	678,398.00	7,992.59	5,994.44
In 1903	3 years	One-sixth	12,138,586.00	131,061.05	21,843.51
In 1904	3 years	One-half	19,891,662.00	210,140.12	105,070.06
In 1905	3 years	Five-sixths	28,820,882.00	316,320.84	263,600.70
In 1902	4 years	One-eighth	74,300.00	653.03	81.63
In 1903	4 years	Three-eighths	111,070.00	1,178.21	441.83

In 1904	4 years	Five-eighths	$ 170,540.00	$ 1,728.84	$ 1,080.52
In 1905	4 years	Seven-eighths	292,048.00	2,890.71	2,529.37
In 1901	5 years	One-tenth	412,284.00	5,682.34	568.23
In 1902	5 years	Three-tenths	1,519,512.00	19,615.32	5,884.60
In 1903	5 years	One-half	2,541,045.00	31,795.13	15,897.56
In 1904	5 years	Seven-tenths	3,826,734.00	44,566.79	31,196.75
In 1905	5 years	Nine-tenths	5,164,742.00	64,963.51	58,467.16
Total			$ 133,362,947.00	$ 1,643,465.13	$ 913,892.30

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 507,320.56
Largest amount written on any one risk	45,000.00
Stock owned by directors at par value	286,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 580,840.00
Premiums received	10,203.12
Losses paid	231.36
Losses incurred	2,110.34
Losses now unpaid	1,878.98

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated 1869. Commenced Business April, 1870.

FRANK W. SARGEANT, President. F. L. MARTIN and L. W. CROCKETT, Secretaries.

Home Office, 876 Elm Street, Manchester, N. H.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 3,108,944.10

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,087,832.33	
Deduct re-insurance, rebate, abatement and return premiums	348,087.20	
Received for premiums other than perpetuals		1,739,745.13
Interest on mortgage loans	$ 17,349.29	
Interest on collateral loans	1,562.50	
Interest on bonds and dividends on stocks	110,754.97	
Interest from all other sources	40.75	
Rents from company's property	16,479.75	
Total interest and rents		146,187.26
Profit on sale or maturity of ledger assets		399.20
Profit and loss		2,533.24
Total income		$ 1,888,834.83
Sum of both amounts		$ 4,997,778.93

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,049,146.26	
Deduct amount received for salvage and from re-insurance in other companies	175,673.87	
Net amount paid for losses		$ 873,472.39
Paid stockholders for interest or dividends		100,000.00
Commissions or brokerage		421,948.48
Salaries, fees and all other charges of officers, clerks, agents and other employees		76,301.99
Taxes on real estate		4,352.27
All other taxes, licenses and Insurance Department fees		48,022.19
Rents		88.20
Repairs and expenses (other than taxes on real estate)		7,123.48
Loss on sales or maturity of ledger assets		16,317.26
Advertising, printing, etc.		13,216.34
Loss and gain account		3,191.57
Tariff and board association expenses		28,159.09
Furniture and fixtures		4,038.37
All other expenditures		59,017.02
Total disbursements during the year		$ 1,655,248.65
Balance December 31, 1905		$ 3,342,530.28

LEDGER ASSETS.

Book value of real estate	$ 142,113.70	
Mortgage loans on real estate	344,400.00	
Loans secured by pledge of bonds, stocks or other collateral	75,000.00	
Book value of bonds and stocks	2,365,757.20	
Cash in company's office	731.75	
Deposited in banks	204,539.89	
Agents' balances, representing business written subsequent to October 1, 1905	193,487.74	
Cash in hands of treasurer of N. Y., N. H. and Hartford R. R. for new stock purchased, certificate not delivered	16,500.00	
Total ledger assets		$ 3,342,530.28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,589.00	
Interest due and accrued on bonds and stocks	10,934.19	
Interest due and accrued on collateral loans	709.95	
Total		16,226.14
Market value of real estate over book value		17,639.21
Market value of bonds and stocks over book value		687,277.80
Re-insurance due on losses paid		5,467.24
Total admitted assets		$ 4,069,140.67

LIABILITIES.

Gross losses adjusted and unpaid	$ 117,473.59	
Gross claims for losses in process of adjustment	105,054.00	
Gross claims for losses resisted	15,643.00	
Total	$ 238,170.59	
Deduct re-insurance due or accrued	39,862.17	
Net amount of unpaid losses and claims		$ 198,308.42
Unearned premiums on fire risks, running one year or less	$ 591,435.13	
Unearned premiums on fire risks, running more than one year	910,263.22	
Total unearned premiums as computed above		1,501,698.35
Commissions, brokerage and other charges due to agents and brokers		4,367.37
Return premiums		23,513.66

Re-insurance premiums		$ 16,501.73
Miscellaneous		2,484.08
Contingent reserve fund		50,000.00
Sinking fund for office building		20,000.00
Total liabilities, except capital		$ 1,816,873.61
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	1,252,267.06	
Surplus as regards policy-holders		2,252,267.06
Total liabilities		$ 4,069,140.67

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 257,399,795.00	$ 3,087,458.35
Written or renewed during the year	165,057,015.00	2,087,832.33
Total	$ 422,456,810.00	$ 5,175,290.68
Deduct expirations and cancellations	159,505,884.00	2,058,306.15
In force at the end of the year 1905	$ 262,950,926.00	$ 3,116,984.53
Deduct amount re-insured	19,079,535.00	211,965.28
Net amount in force December 31, 1905	$ 243,871,391.00	$ 2,905,019.25

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 85,296,640.00	$ 1,182,870.26	$ 591,435.13
In 1904	2 years	One-fourth	730,649.00	7,362.13	1,840.53
In 1905	2 years	Three-fourths	383,676.00	4,370.15	3,277.61
In 1903	3 years	One-sixth	27,303,517.00	294,873.19	49,145.53
In 1904	3 years	One-half	34,247,730.00	362,655.21	181,327.61
In 1905	3 years	Five-sixths	36,260,280.00	387,137.38	322,614.48
In 1902	4 years	One-eighth	991,421.00	10,070.92	1,258.87
In 1903	4 years	Three-eighths	1,022,564.00	10,398.44	3,899.42
In 1904	4 years	Five-eighths	1,074,555.00	12,246.06	7,653.79
In 1905	4 years	Seven-eighths	1,063,161.00	10,792.22	9,443.19
In 1901	5 years	One-tenth	9,807,547.00	108,593.96	10,859.40
In 1902	5 years	Three-tenths	10,190,313.00	110,222.32	33,066.70
In 1903	5 years	One-half	11,714,763.00	128,073.85	64,036.93
In 1904	5 years	Seven-tenths	11,359,572.00	129,893.43	90,925.40
In 1905	5 years	Nine-tenths	12,425,003.00	145,459.73	130,913.76
Total			$ 243,871,391.00	$ 2,905,019.25	$ 1,501,698.35

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 872,248.39
Largest amount written on any one risk	90,000.00
Stock owned by directors at par value	188,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,205,662.00
Premiums received	22,742.86
Losses paid	8,898.99
Losses incurred	8,689.49
Losses now unpaid	960.00

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated July, 1850. Commenced Business August, 1850.

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Home Office 46-48 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904		$ 4,156,416.30

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,582,555.07	
Deduct re-insurance, rebate, abatement and return premiums	872,575.97	
Received for premiums other than perpetuals		2,709,979.10
Interest on mortgage loans	$ 20,361.54	
Interest on bonds and dividends on stocks	129,313.02	
Interest from all other sources	8,021.70	
Total interest		157,696.26
Profit on sale or maturity of ledger assets		25,774.95
Discounts		3,805.68
Total income		$ 2,897,255.99
Sum of both amounts		$ 7,053,672.29

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,435,354.55	
Deduct amount received for salvage and from re-insurance in other companies	138,022.71	
Net amount paid for losses		1,297,331.84
Paid stockholders for interest or dividends (amount declared during the year, $100,000.00)		99,940.00
Commissions or brokerage		538,909.30
Salaries, fees and all other charges of officers, clerks, agents and other employees		225,205.87
Legal expenses		4,842.26
Taxes, licenses and Insurance Department fees		102,607.31
Rents		25,261.62
Traveling		34,701.03
Loss on sale or maturity of ledger assets		641.32
Advertising, printing, etc.		29,528.38
Maps, $7,387.14; office expenses, $5,282.54		12,669.68
Local boards		34,375.51
Incidentals, $5,836.46; furniture and fixtures, $2,593.81		8,430.27
Postage and telegrams		25,651.24
Total disbursements during the year		$ 2,440,095.63
Balance December 31, 1905		$ 4,613,576.66

LEDGER ASSETS.

Mortgage loans on real estate	$ 240,000.00	
Book value of bonds and stocks	3,921,472.46	
Cash in company's office	403.42	
Deposited in banks	68,720.83	
Agents' balances, representing business written subsequent to October 1, 1905	372,033.59	
Agents' balances, representing business written prior to October 1, 1905	10,946.36	
Total ledger assets		$ 4,613,576.66

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 4,108.33	
Interest due and accrued on bonds and stocks	19,769.94	
Total		23,878.27
Market value of bonds and stocks over book value		105,777.54
Gross assets		$ 4,743,232.47

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	10,946.36
Total admitted assets	$ 4,732,286.11

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,854.79	
Gross claims for losses in process of adjustment	205,266.44	
Gross claims for losses resisted	30,093.60	
Total	$ 251,214.83	
Deduct re-insurance due or accrued	39,592.70	
Net amount of unpaid losses and claims		$ 211,622.13
Unearned premiums on fire risks, running one year or less	$ 962,570.95	
Unearned premiums on fire risks, running more than one year	1,247,577.84	
Total unearned premiums as computed above		2,210,148.79
Unpaid dividends due stockholders		60.00
Total liabilities, except capital		$ 2,421,830.92
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,810,455.19	
Surplus as regards policy-holders		2,310,455.19
Total liabilities		$ 4,732,286.11

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 410,229,644.00	$ 4,464,611.47
Written or renewed during the year	311,383,182.00	3,582,555.07
Total	$ 721,612,826.00	$ 8,047,166.54
Deduct those expired and marked off as terminated	281,415,972.00	3,352,016.11
In force at the end of the year 1905	$ 440,196,854.00	$ 4,695,150.43
Deduct amount re-insured	51,790,738.00	465,026.77
Net amount in force December 31, 1905	$ 388,406,116.00	$ 4,230,123.66

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 145,909,540.00	$ 1,925,141.91	$ 962,570.95
In 1904	2 years	One-fourth	1,751,589.00	18,054.71	4,513.68
In 1905	2 years	Three-fourths	1,948,692.00	24,120.81	18,090.61
In 1903	3 years	One-sixth	51,207,600.00	444,556.99	74,092.83
In 1904	3 years	One-half	59,090,225.00	527,243.27	263,621.63
In 1905	3 years	Five-sixths	68,162,149.00	601,783.09	501,485.91
In 1902	4 years	One-eighth	791,982.00	7,479.87	934.98
In 1903	4 years	Three-eighths	763,450.00	9,218.65	3,456.99
In 1904	4 years	Five-eighths	820,328.00	8,622.93	5,389.35
In 1905	4 years	Seven-eighths	1,078,215.00	11,577.67	10,130.46
In 1901	5 years	One-tenth	8,044,568.00	90,757.90	9,075.79
In 1902	5 years	Three-tenths	9,968,029.00	111,820.78	33,546.23
In 1903	5 years	One-half	11,791,949.00	129,098.47	64,549.23
In 1904	5 years	Seven-tenths	12,575,978.00	149,458.95	104,621.26
In 1905	5 years	Nine-tenths	14,501,822.00	171,187.66	154,068.89
Total			$ 388,406,116.00	$ 4,230,123.66	$ 2,210,148.79

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,286,659.61
Largest amount written on any one risk	150,000.00
Stock owned by directors at par value	170,250.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,976,796.00
Premiums received	24,336.13
Losses paid	13,068.89
Losses incurred	17,131.49
Losses now unpaid	3,713.00

NORTH GERMAN FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated May 15, 1899. Commenced Business June 17, 1899.

ADOLPH LOEB, President. LOUIS L. LOEB, Secretary.

Home Office, 2 Liberty Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 511,127.35

INCOME.

	Fire.	
Gross premiums received during the year	$ 878,099.83	
Deduct re-insurance, rebate, abatement and return premiums	423,737.15	
Received for premiums other than perpetuals		454,362.68
Interest on mortgage loans	$ 2,180.00	
Interest on bonds and dividends on stocks	9,575.00	
Interest from all other sources	642.34	
Total interest		12,397.34
Total income		$ 466,760.02
Sum of both amounts		$ 977,887.37

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 381,687.09	
Deduct amount received for salvage and from re-insurance in other companies	142,126.17	
Net amount paid for losses		239,560.92
Paid stockholders for interest or dividends		12,000.00
Commissions or brokerage		89,897.72
Salaries, fees and all other charges of officers, clerks, agents and other employees		4,279.39
Taxes, licenses and Insurance Department fees		11,475.50
Rents		1,394.53
Maps		987.00
Advertising, printing, stationery, etc.		1,946.67
Postage, telegrams and express		311.75
Traveling expenses		1,033.52
Board and fire patrol		6,234.66
Sundries		670.10
Total disbursements during the year		$ 369,791.76
Balance December 31, 1905		$ 608,095.61

LEDGER ASSETS.

Mortgage loans on real estate	$ 48,500.00	
Book value of bonds and stocks	369,898.13	
Cash in company's office	968.41	
Deposited in banks	42,046.59	
Agents' balances, representing business written subsequent to October 1, 1905	116,682.48	
Certificate of deposit payable on demand	30,000.00	
Total ledger assets		$ 608,095.61

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 936.21	
Interest accrued on bonds and stocks	3,012.51	
Total		$ 3,948.72
Gross assets		$ 612,044.33

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks		10,309.38
Total admitted assets		$ 601,734.95

LIABILITIES.

Gross losses adjusted and unpaid	$ 1,417.61	
Gross claims for losses in process of adjustment	34,903.84	
Gross claims for losses resisted	1,494.02	
Total	$ 37,815.47	
Deduct re-insurance due or accrued	6,494.95	
Net amount of unpaid losses and claims		$ 31,320.52
Unearned premiums on fire risks, running one year or less	$ 275,964.71	
Unearned premiums on fire risks, running more than one year	6,243.91	
Total unearned premiums as computed above		282,208.62
Total liabilities, except capital		$ 313,529.14
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	88,205.81	
Surplus as regards policy-holders		288,205.81
Total liabilities		$ 601,734.95

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 33,962,199.00	$ 520,392.62
Written or renewed during the year	54,479,255.00	878,099.83
Total	$ 88,441,454.00	$ 1,398,492.45
Deduct those expired and marked off as terminated	42,981,965.00	667,033.10
In force at the end of the year 1905	$ 45,459,489.00	$ 731,459.35
Deduct amount re-insured	10,756,536.00	169,701.95
Net amount in force December 31, 1905	$ 34,702,953.00	$ 561,757.40

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 34,145,646.00	$ 551,929.43	$ 275,964.71
In 1904	2 years	One-fourth	10,980.00	178.33	44.58
In 1905	2 years	Three-fourths	146,567.00	2,372.17	1,779.12
In 1903	3 years	One-sixth	22,925.00	114.94	19.16
In 1904	3 years	One-half	12,868.00	557.31	278.65
In 1905	3 years	Five-sixths	11,446.00	590.76	492.30
In 1902	4 years	One-eighth	6,975.00	84.85	10.61
In 1903	4 years	Three-eighths	3,350.00	40.08	15.03
In 1904	4 years	Five-eighths	34,025.00	180.19	112.60
In 1905	4 years	Seven-eighths	26,200.00	490.53	429.24
In 1901	5 years	One-tenth	34,312.00	1,417.86	141.79
In 1902	5 years	Three-tenths	44,619.00	263.99	72.20
In 1903	5 years	One-half	40,194.00	495.11	247.55
In 1904	5 years	Seven-tenths	51,701.00	717.75	502.39
In 1905	5 years	Nine-tenths	111,145.00	2,324.10	2,091.69
Total			$ 34,702,953.00	$ 561,757.40	$ 282,208.62

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 234,842.95
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	198,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 252,327.00
Premiums received	4,635.37
Losses paid	624.83
Losses incurred	624.83
Losses now unpaid	252.50

NORTH RIVER INSURANCE COMPANY OF NEW YORK.

Incorporated February 6, 1822. Commenced Business March 6, 1822.

WILLIAM E. HUTCHINS, President. FREDERICK H. CRUM, Secretary.

Home Office, 93-97 William Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $350,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,494,317.36

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,005,095.51	
Deduct re-insurance, rebate, abatement and return premiums	592,514.83	
Received for premiums other than perpetuals		1,412,580.68
Interest on mortgage loans	$ 5,173.51	
Interest on collateral loans	295.11	
Interest on bonds and dividends on stocks	18,477.28	
Interest from all other sources	5,646.39	
Rents from company's property	37,682.77	
Total interest and rents		67,275.06
Profit on sale or maturity of ledger assets		3,137.50
Profit and loss		8,699.51
Total income		$ 1,491,692.75
Sum of both amounts		$ 2,986,010.11

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 649,419.58	
Deduct amount received for salvage and from re-insurance in other companies	126,476.43	
Net amount paid for losses		522,943.15
Paid stockholders for interest or dividends (amount declared during the year, $31,500)		32,212.75
Commissions or brokerage		384,530.27
Salaries, fees and all other charges of officers, clerks, agents and other employees		104,930.89
Taxes on real estate		6,268.65
All other taxes, licenses and Insurance Department fees		23,986.05

Rents		$ 15,416.67
Repairs and expenses (other than taxes on real estate)		8,249.12
Loss on sales or maturity of ledger assets		2,042.70
Advertising and stationery		9,850.30
Maps		4,172.35
Fire patrol		3,955.50
Legal services, $766.02; office furniture and fixtures, $10,915.11		11,681.13
General expenses		19,487.01
Total disbursements during the year		$ 1,148,726.54
Balance December 31, 1905		$ 1,837,283.57

LEDGER ASSETS.

Book value of real estate	$ 473,930.63	
Mortgage loans on real estate	154,900.00	
Loans secured by pledge of bonds, stocks or other collateral	9,000.00	
Book value of bonds and stocks	667,552.87	
Deposited in banks	187,171.00	
Agents' balances, representing business written subsequent to October 1, 1905	208,828.03	
Agents' balances, representing business written prior to October 1, 1905	21,869.72	
Counter premiums, gross	114,031.32	
Total ledger assets		$ 1,837,283.75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,291.45	
Interest accrued on bonds and stocks	2,382.90	
Interest accrued on collateral loans	120.00	
Rents accrued	3,050.66	
Total		7,845.01
Re-insurance due on losses paid		1,972.18
Gross assets		$ 1,847,100.76

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 21,869.72	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	28,771.62	
Total		50,641.34
Total admitted assets		$ 1,796,459.42

LIABILITIES.

Gross losses adjusted and unpaid	$ 16,496.49	
Gross claims for losses in process of adjustment	79,720.89	
Gross claims for losses resisted	8,975.00	
Total	$ 105,192.38	
Deduct re-insurance due or accrued	23,618.35	
Net amount of unpaid losses and claims		$ 81,574.13
Unearned premiums on fire risks, running one year or less	$ 474,051.88	
Unearned premiums on fire risks, running more than one year	346,478.77	
Total unearned premiums as computed above		820,530.65
Unpaid dividends due stockholders		4,478.25
Commissions, brokerage and other charges due to agents and brokers		27,892.14
Return premiums		12,852.64

Re-insurance premiums		$ 40,233.06
Total liabilities, except capital		$ 987,560.87
Capital actually paid up in cash	$ 350,000.00	
Surplus over all liabilities	458,898.55	
Surplus as regards policy-holders		808,898.55
Total liabilities		$ 1,796,459.42

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 136,163,601.00	$ 1,386,059.49
Written or renewed during the year	185,201,189.00	2,005,095.51
Total	$ 321,364,790.00	$ 3,391,155.00
Deduct those expired and marked off as terminated	137,199,274.00	1,410,359.29
In force at the end of the year 1905	$ 184,165,516.00	$ 1,980,795.71
Deduct amount re-insured	46,587,551.00	463,997.05
Net amount in force December 31, 1905	$ 137,577,965.00	$ 1,516,798.66

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 75,375,346.00	$ 948,103.75	$ 474,051.88
In 1904	2 years	One-fourth	85,976.00	1,089.27	272.32
In 1905	2 years	Three-fourths	215,291.00	2,063.57	1,547.67
In 1903	3 years	One-sixth	9,154,863.00	72,883.46	12,147.24
In 1904	3 years	One-half	18,531,051.00	147,955.12	73,977.56
In 1905	3 years	Five-sixths	24,446,242.00	213,016.69	177,513.91
In 1902	4 years	One-eighth	142,480.00	1,173.55	146.69
In 1903	4 years	Three-eighths	54,650.00	292.24	109.59
In 1904	4 years	Five-eighths	58,284.00	516.56	322.85
In 1905	4 years	Seven-eighths	70,816.00	626.16	547.89
In 1901	5 years	One-tenth	1,129,010.00	13,255.09	1,325.51
In 1902	5 years	Three-tenths	1,286,425.00	16,811.04	5,043.31
In 1903	5 years	One-half	1,632,538.00	22,465.92	11,232.96
In 1904	5 years	Seven-tenths	2,391,959.00	33,001.74	23,101.22
In 1905	5 years	Nine-tenths	3,003,034.00	43,544.50	39,190.05
Total			$137,577,965.00	$ 1,516,798.66	$ 820,530.65

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 536,428.27
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	142,025.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 737,920.00
Premiums received	17,201.68
Losses paid	7,649.43
Losses incurred	7,649.43

NEW YORK FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 18, 1832. Commenced Business December 22, 1832.

CHARLES A. HULL, President. AUGUSTUS COLSON, Secretary.

Home Office, 72 Wall Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 470,853.76

INCOME.

	Fire.	
Gross premiums received during the year	$ 650,631.84	
Deduct re-insurance, rebate, abatement, and return premiums	151,505.51	
Received for premiums other than perpetuals		499,126.33
Interest on bonds and dividends on stocks	$ 9,504.22	
Interest from all other sources	3,225.34	
Rents from company's property	1,850.02	
Total interest and rents		14,579.58
Total income		$ 513,705.91
Sum of both amounts		$ 984,559.67

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 251,988.34	$ 1,410.93	
Deduct amount received for salvage and from re-insurance in other companies	20,331.17		
	$ 231,657.17	$ 1,410.93	
Net amount paid for losses			233,068.10
Paid stockholders for interest or dividends			14,000.00
Return premiums and re-insurance of 1904, paid in 1905			7,656.60
Commissions and brokerage on outstanding premiums of 1904, paid in 1905			12,198.47
Commissions or brokerage			121,759.07
Salaries, fees and all other charges of officers, clerks, agents and other employees			42,346.62
Taxes on real estate			1,347.75
All other taxes, licenses and Insurance Department fees			10,099.07
Furniture and fixtures			329.74
Repairs and expenses (other than taxes on real estate)			463.87
Loss on sales or maturity of ledger assets			16,449.76
Advertising, printing, etc			2,653.08
Directors' fees, $1,025.00; traveling expenses, $3,523.16			4,548.16
Board and patrol expenses			6,016.51
Maps and corrections			1,930.57
Miscellaneous			5,917.92
Total disbursements during the year			$ 480,785.29
Balance December 31, 1905			$ 503,774.38

LEDGER ASSETS.

Book value of real estate	$ 100,000.00	
Book value of bonds and stocks	304,000.00	
Deposited in banks	52,007.16	
Agents' balances, representing business written subsequent to October 1, 1905	47,767.22	
Total ledger assets		$ 503,774.38

NON-LEDGER ASSETS.

Market value of real estate over book value	20,000.00
Market value of bonds and stocks over book value	81,495.00
Total admitted assets	$ 605,269.38

LIABILITIES.

Gross losses adjusted and unpaid	$ 16,948.26	
Gross claims for losses in process of adjustment	35,223.58	
Gross claims for losses resisted	3,960.56	
Total	$ 56,132.40	
Deduct re-insurance due or accrued	7,207.83	
Net amount of unpaid losses and claims		$ 48,924.57
Unearned premiums on fire risks, running one year or less	$ 195,976.75	
Unearned premiums on fire risks, running more than one year	97,561.79	
Total unearned premiums as computed above		293,538.54
Salaries, rents, etc., due and accrued		1,124.19
Total liabilities, except capital		$ 343,587.30
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	61,682.08	
Surplus as regards policy-holders		261,682.08
Total liabilities		$ 605,269.38

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 41,886,776	$ 490,597.77
Written or renewed during the year	52,414,139	650,631.84
Total	$ 94,302,915	$ 1,141,229.61
Deduct those expired and marked off as terminated	43,581,964	550,081.66
In force at the end of the year 1905	$ 50,720,951	$ 591,147.95
Deduct amount re-insured	3,881,929	35,587.42
Net amount in force December 31, 1905	$ 46,839,022	$ 555,560.53

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 31,225,390.00	$ 391,953.50	$ 195,976.75
In 1904	2 years	One-fourth	94,786.00	826.10	206.52
In 1905	2 years	Three-fourths	88,503.00	1,122.14	841.60
In 1903	3 years	One-sixth	2,653,422.00	25,897.06	4,316.16
In 1904	3 years	One-half	4,351,428.00	42,995.29	21,497.65
In 1905	3 years	Five-sixths	6,093,474.00	61,473.39	51,227.82
In 1902	4 years	One-eighth	24,300.00	211.98	26.50
In 1903	4 years	Three-eighths	53,882.00	429.48	161.05
In 1904	4 years	Five-eighths	79,215.00	734.13	458.83
In 1905	4 years	Seven-eighths	68,350.00	524.54	458.97

In 1901----5 years----One-tenth	$ 187,120.00	$ 2,914.14	$ 291.41
In 1902----5 years----Three-tenths	265,126.00	4,314.00	1,294.20
In 1903----5 years----One-half	291,424.00	4,305.32	2,152.66
In 1904----5 years----Seven-tenths	545,006.00	7,225.49	5,057.84
In 1905----5 years----Nine-tenths	817,596.00	10,633.97	9,570.58
Total	$ 46,839,022.00	$ 555,560.53	$ 293,538.54

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 258,610.86
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	100,600.00

No business in State of North Carolina during the year 1905.

ORIENT HOME INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1867. Commenced Business January, 1872.

ARCHIBALD G. McILWAINE, JR., President. JAMES WYPER, Secretary.

Home Office, 20-22 Trinity Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets, December 31, 1904	$ 2,196,247.72

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,614,722.18	
Deduct re-insurance, rebate, abatement and return premiums	491,001.29	
Received for premiums other than perpetuals		1,123,720.89
Interest on bonds and dividends on stocks	$ 64,498.59	
Interest from all other sources	6,794.28	
Total interest		71,292.87
Total income		$ 1,195,013.76
Sum of both amounts		$ 3,391,261.48

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 653,696.58	$ 277.60	
Deduct amount received for salvage and from re-insurance in other companies	118,920.53	132.16	
	$ 534,776.05	$ 145.44	
Net amount paid for losses			534,921.49
Paid stockholders for interest or dividends			100,000.00
Commissions or brokerage			248,000.61
Salaries, fees and all other charges of officers, clerks, agents and other employees			59,617.64
Taxes on real estate			1,080.00
All other taxes, licenses and Insurance Department fees			28,149.99
Rents			4,372.00
Repairs and expenses (other than taxes on real estate)			924.20

Advertising, printing, and stationery		$ 10,463.66
Local boards and maps		19,242.06
All other office and agency expenses		27,550.40
Total disbursements during the year		$ 1,034,322.05
Balance December 31, 1905		$ 2,356,939.43

LEDGER ASSETS.

Book value of real estate	$ 134,867.55	
Book value of bonds and stocks	1,661,422.21	
Cash in company's office	5,460.82	
Deposited in banks	366,956.13	
Agents' balances, representing business written subsequent to October 1, 1905	176,351.47	
Agents' balances, representing business written prior to October 1, 1905	11,754.83	
Bills receivable, taken for fire risks	39.13	
Due from other companies	87.29	
Total ledger assets		$ 2,356,939.43

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 26,553.10	
Interest accrued on other assets	333.33	
Total		26,886.43
Market value of bonds and stocks over book value		41,684.64
Re-insurance due on paid losses		1,259.29
Commissions due on unpaid return premiums and re-insurance		1,964.15
Gross assets		$ 2,428,733.94

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	11,754.83
Total admitted assets	$ 2,416,979.11

LIABILITIES.

Gross losses adjusted and unpaid	$ 21,723.00	
Gross claims for losses in process of adjustment	76,955.00	
Gross claims for losses resisted	12,285.00	
Total	$ 110,963.00	
Deduct re-insurance due or accrued	24,310.59	
Net amount of unpaid losses and claims		$ 86,652.41
Unearned premiums on fire risks, running one year or less	$ 395,374.57	
Unearned premiums on fire risks, running more than one year	600,777.52	
Total unearned premiums as computed above		996,152.09
Salaries, rents, etc., due and accrued		3,798.09
Return premiums		727.90
Re-insurance premiums		7,690.45
Total liabilities, except capital		$ 1,095,020.94
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	821,958.17	
Surplus as regards policy-holders		1,321,958.17
Total liabilities		$ 2,416,979.11

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 170,987,703	$ 2,000,500.30
Written or renewed during the year	133,808,125	1,614,722.18
Total	$ 304,795,828	$ 3,615,222.48
Deduct those expired and marked off as terminated	119,399,221	1,485,786.24
In force at the end of the year 1905	$ 185,396,607	$ 2,129,436.24
Deduct amount re-insured	19,917,647	239,259.97
Net amount in force December 31, 1905	$ 165,478,960	$ 1,890,176.27

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 60,346,608.00	$ 790,749.14	$ 395,374.57
In 1904	2 years	One-fourth	469,885.00	5,006.75	1,251.69
In 1905	2 years	Three-fourths	617,306.00	6,185.86	4,639.38
In 1903	3 years	One-sixth	21,006,370.00	207,849.86	34,641.64
In 1904	3 years	One-half	25,552,745.00	253,528.90	126,764.45
In 1905	3 years	Five-sixths	28,613,675.00	281,170.53	234,308.75
In 1902	4 years	One-eighth	327,511.00	3,505.06	438.13
In 1903	4 years	Three-eighths	383,547.00	3,531.59	1,324.35
In 1904	4 years	Five-eighths	481,667.00	4,388.29	2,742.65
In 1905	4 years	Seven-eighths	667,299.00	6,331.85	5,540.37
In 1901	5 years	One-tenth	3,537,206.00	41,406.39	4,140.64
In 1902	5 years	Three-tenths	4,546,913.00	53,213.80	15,964.14
In 1903	5 years	One-half	5,213,876.00	64,124.19	32,062.10
In 1904	5 years	Seven-tenths	6,212,916.00	75,506.05	52,854.27
In 1905	5 years	Nine-tenths	7,374,306.00	92,827.50	83,544.75
Over 5 years		Pro rata	127,130.00	850.51	560.21
Total			$ 165,478,960.00	$ 1,890,176.27	$ 996.152.09

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 504,856.17
Losses incurred during 1905—inland marine	204.56
Largest amount written on any one risk	50,000.00
Stock owned by directors at par value	5,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 859,486.00
Premiums received	11,514.74
Losses paid	3,830.22
Losses incurred	3,830.22

PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA.

Incorporated March, 1825. Commenced Business April, 1825.

R. DALE BENSON, President. W. GARDENER CROWELL, Secretary.

Home Office, 510 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $400,000.00.

Amount of net or ledger assets December 31, 1904	$ 6,331,121.39

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,805,633.11	
Deduct re-insurance, rebate, abatement and return premiums	848,181.77	
Received for premiums other than perpetuals		2,959,451.34
Deposit premiums received on perpetual risks		36,899.13
Interest on mortgage loans	$ 28,337.95	
Interest on collateral loans	8,317.95	
Interest on bonds and dividends on stocks	202,866.48	
Interest from all other sources	1,687.53	
Rents from company's property	5,426.99	
Total interest and rents		246,636.90
Profit on sale or maturity of ledger assets		11,342.27
Miscellaneous		867.54
Total income		$ 3,253,197.18
Sum of both amounts		$ 9,584,318.57

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,560,752.51	
Deduct amount received for salvage and from re-insurance in other companies	115,286.52	
Net amount paid for losses		1,445,465.99
Deposit premiums returned		28,360.73
Paid stockholders for interest or dividends		120,000.00
Commissions or brokerage		593,446.71
Salaries, fees and all other charges of officers, clerks, agents and other employees		180,000.00
Taxes on real estate		3,481.33
All other taxes, licenses and Insurance Department fees		78,350.92
Rents		2,608.22
Loss on sales or maturity of ledger assets		4,956.01
Advertising, printing, supplies and miscellaneous		186,056.67
Total disbursements during the year		$ 2,642,726.58
Balance December 31, 1905		$ 6,941,591.99

LEDGER ASSETS.

Book value of real estate	$ 217,221.62
Mortgage loans on real estate	641,900.00
Loans secured by pledge of bonds, stocks or other collateral	561,200.00
Book value of bonds and stocks	4,922,478.62
Cash in company's office	1,256.43

Deposited in banks	$ 135,167.24	
Agents' balances, representing business written subsequent to October 1, 1905	441,929.12	
Agents' balances, representing business written prior to October 1, 1905	20,438.96	
Total ledger assets		$ 6,941,591.99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,521.10	
Interest accrued on collateral loans	4,515.80	
Total		9,036.90
Market value of bonds and stocks over book value		168,571.38
Gross assets		$ 7,119,200.27

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 05	$ 20,438.96	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	74,721.62	
Total		95,160.58
Total admitted assets		$ 7,024,039.69

LIABILITIES.

Gross losses adjusted and unpaid	$ 12,608.53	
Gross claims for losses in process of adjustment	194,454.10	
Gross claims for losses resisted	11,608.73	
Total	$ 218,671.36	
Deduct re-insurance due or accrued	18,396.00	
Net amount of unpaid losses and claims		$ 200,275.36
Unearned premiums on fire risks, running one year or less	$ 1,014,710.05	
Unearned premiums on fire risks, running more than one year	1,520,295.59	
Total unearned premiums as computed above		2,535,005.64
Amount reclaimable on perpetual fire insurance policies		884,207.08
Total liabilities, except capital		$ 3,619,488.08
Capital actually paid up in cash	$ 400,000.00	
Surplus over all liabilities	3,004,551.61	
Surplus as regards policy-holders		3,404,551.61
Total liabilities		$ 7,024,039.69

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 503,357,977.00	$ 5,212,928.50
Written or renewed during the year	331,287,977.00	3,805,633.11
Total	$ 834,645,954.00	$ 9,018,561.61
Deduct those expired and marked off as terminated	297,054,566.00	3,545,677.96
In force at the end of the year 1905	$ 537,591,388.00	$ 5,472,883.65
Deduct amount re-insured	54,858,810.00	557,668.84
Net amount in force December 31, 1905	$ 482,732,578.00	$ 5,915,214.81

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$200,493,335.00	$2,029,420.11	$ 1,014,710.05
In 1904	2 years	One-fourth	302,376.00	2,224.36	556.09
In 1905	2 years	Three-fourths	415,914.00	3,227.45	2,420.59
In 1903	3 years	One-sixth	55,425,782.00	539,776.93	89,962.82
In 1904	3 years	One-half	60,708,241.00	624,014.11	312,007.05
In 1905	3 years	Five-sixths	67,715,788.00	664,910.61	554,092.18
In 1902	4 years	One-eighth	431,050.00	3,525.98	440.75
In 1903	4 years	Three-eighths	652,261.00	5,896.95	2,211.36
In 1904	4 years	Five-eighths	452,697.00	3,393.34	2,120.85
In 1905	4 years	Seven-eighths	379,183.00	3,600.67	3,150.59
In 1901	5 years	One-tenth	15,512,572.00	160,713.61	16,071.36
In 1902	5 years	Three-tenths	17,429,427.00	198,440.95	59,532.19
In 1903	5 years	One-half	18,663,921.00	202,220.14	101,110.07
In 1904	5 years	Seven-tenths	20,895,366.00	228,672.69	160,070.88
In 1905	5 years	Nine-tenths	21,594,340.00	234,900.87	211,410.79
Over 5 years		Pro rata	1,660,325.00	10,276.04	5,138.02
Total			$482,732,578.00	$4,915,214.81	$ 2,535,005.64
Perpetual risks			38,901,033.00	972,245.76	884,207.08
Grand total			$521,633,611.00	$5,887,460.57	$ 3,419,212.72

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,445,366.94
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	64,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,389,100.00
Premiums received	25,300.89
Losses paid	8,731.79
Losses incurred	11,466.84
Losses now unpaid	2,735.05

PETER COOPER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 5, 1853. Commenced Business April 7, 1853.

MORTIMER J. ENNIS, President. OTTO B. CANDÍDUS, Secretary.

Home Office, 73 Madison Lane, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $150,000.00.

Amount of net or ledger assets December 31, 1904		$ 370,502.25

INCOME.

	Fire.	
Gross premiums received during the year	$ 344,387.83	
Deduct re-insurance, rebate, abatement and return premiums	47,964.54	
Received for premiums other than perpetuals		296,423.29
Interest on mortgage loans	$ 125.00	
Interest on collateral loans	27.00	
Interest on bonds and dividends on stocks	11,730.00	
Total interest		11,882.00
Total income		$ 308,305.29
Sum of both amounts		$ 678,807.54

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 121,746.01	
Deduct amount received for salvage and from re-insurance in other companies	8,430.35	
Net amount paid for losses		113,315.66
Paid stockholders for interest or dividends		15,000.00
Commissions or brokerage		111,322.82
Salaries, fees and all other charges of officers, clerks, agents and other employees		7,357.11
Taxes, licenses and Insurance Department fees		899.94
Rents		900.00
All other expenditures		3,529.01
Total disbursements during the year		$ 252,324.54
Balance December 31, 1905		$ 426,483.00

LEDGER ASSETS.

Mortgage loans on real estate	$ 2,500.00	
Loans secured by pledge of bonds, stocks or other collateral	450.00	
Book value of bonds and stocks	312,000.00	
Cash in company's office	16,629.21	
Deposited in banks	33,116.35	
Agents' balances, representing business written subsequent to October 1, 1905	57,758.13	
Agents' balances, representing business written prior to October 1, 1905	4,029.31	
Total ledger assets		$ 426,483.00

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 62.50	
Interest due and accrued on bonds and stocks	2,525.00	
Total		$ 2,587.50
Gross assets		$ 429,070.50

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905		4,029.31
Total admitted assets		$ 425,041.19

LIABILITIES.

Gross claims for losses in process of adjustment	$ 28,303.06	
Total	$ 28,303.06	
Deduct re-insurance due or accrued	3,369.44	
Net amount of unpaid losses and claims		$ 24,933.62
Unearned premiums on fire risks, running one year or less	$ 103,311.24	
Unearned premiums on fire risks, running more than one year	45,610.61	
Total unearned premiums as computed above		148,921.85
Commissions, brokerage and other charges due to agents and brokers		19,279.47
Total liabilities, except capital		$ 193,134.94
Capital actually paid up in cash	$ 150,000.00	
Surplus over all liabilities	81,906.25	
Surplus as regards policy-holders		231,906.25
Total liabilities		$ 425,041.19

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$25,426,707.00	$ 225,094.42
Written or renewed during the year	30,497,749.00	344,387.83
Total	$55,924,456.00	$ 569,482.25
Deduct those expired and marked off as terminated	22,992,798.00	265,321.42
In force at the end of the year 1905	$32,931,658.00	$ 304,160.83
Deduct amount re-insured	1,970,173.00	21,100.12
Net amount in force December 31, 1905	$30,961,485.00	$ 283,060.71

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 17,165,008.00	$ 206,622.48	$ 103,311.24
In 1904	2 years	One-fourth	115,617.00	922.28	230.57
In 1905	2 years	Three-fourths	345,265.00	3,485.45	2,614.02
In 1903	3 years	One-sixth	3,916,569.00	15,709.19	2,618.13
In 1904	3 years	One-half	4,149,831.00	20,348.20	10,174.10
In 1905	3 years	Five-sixths	5,172,617.00	34,907.58	29,089.69
In 1903	4 years	Three-eighths	1,916.00	14.80	6.58
In 1904	4 years	Five-eighths	17,600.00	175.48	109.65
In 1905	4 years	Seven-eighths	77,062.00	875.25	767.87
Total			$ 30,961,485.00	$ 283,060.71	$ 148,921.85

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 138,249.28
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	42,040.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 149,686.49
Premiums received	2,972.22
Losses paid	659.36
Losses incurred	693.26
Losses now unpaid	37.50

PETERSBURG SAVINGS AND INSURANCE COMPANY OF VIRGINIA.

Incorporated March 15, 1860. Commenced Business June 1, 1860.

ALEXANDER HAMILTON, President. EDWARD W. BUTCHER, Secretary.

Home Office, Cor. North Sycamore and West Tabb Streets, Petersburg, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,730,816.19

INCOME.

	Fire.	
Gross premiums received during the year	$ 104,805.42	
Deduct re-insurance, rebate, abatement and return premiums	17,852.98	
Received for premiums other than perpetuals		86,952.44
Interest on bonds	$ 26,793.47	
Interest from all other sources	98,103.72	
Rents from safe deposit boxes	385.00	
Total interest and rents		125,282.19
Exchange and commissions		10,712.34
Total income		$ 222,946.97
Sum of both amounts		$ 2,953,763.66

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 41,366.58	
Deduct amount received for salvage and from re-insurance in other companies	2,705.50	
Net amount paid for losses		38,661.08
Paid stockholders for interest or dividends		26,000.00
Interest paid depositors		52,916.06
Commissions or brokerage		14,052.92
Salaries, fees and all other charges of officers, clerks, agents and other employees		23,366.77
Taxes on real estate		437.50

All other taxes, licenses and Insurance Department fees		$ 14,020.85
Repairs and expenses other than taxes		9,984.46
Loss on sales or maturity of ledger assets		3,890.33
Total disbursements during the year		$ 183,329.97
Balance December 31, 1905		$ 2,770,433.69

LEDGER ASSETS.

Book value of real estate	$ 25,000.00	
Book value of bonds	516,803.20	
Cash in company's office	120,023.14	
Deposited in banks	403,893.10	
Agents' balances, representing business written subsequent to October 1, 1905	13,945.64	
Bills receivable, taken for fire risks	182.65	
Loans and discounts	1,781,672.91	
Premiums due agency companies	7,898.66	
Total admitted assets		$ 2,869,419.30

LIABILITIES.

Gross losses adjusted and unpaid	$ 537.88	
Gross claims for losses in process of adjustment	1,799.53	
Gross claims for losses resisted	3,341.75	
Total	$ 5,679.16	
Deduct re-insurance due or accrued	100.00	
Net amount of unpaid losses and claims		$ 5,579.16
Unearned premiums on fire risks, running one year or less	$ 29,631.24	
Unearned premiums on fire risks, running more than one year	40,607.14	
Total unearned premiums as computed above		70,238.38
Unpaid dividends due stockholders		8,051.00
Interest due or accrued, remaining unpaid		34,945.71
Salaries, rents, etc., due and accrued		500.00
Due and to become due for money on deposit		2,068,934.42
Agency companies		3,608.88
Outstanding checks		1,503.25
Sundry individuals		631.43
Total liabilities, except capital		$ 2,193,992.23
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	475,427.07	
Surplus as regards policy-holders		675,427.07
Total liabilities		$ 2,869,419.30

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 6,996,463.20	$ 118,904.82
Written or renewed during the year	6,913,797.86	104,805.42
Total	$ 13,910,261.06	$ 223,710.24
Deduct those expired and marked off as terminated	5,209,914.42	82,699.30
In force at the end of the year	$ 8,700,346.64	$ 141,010.94
Deduct amount re-insured	480,427.26	7,721.85
Net amount in force December 31, 1905	$ 8,219,919.38	$ 133,289.09

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 4,273,564.00	$ 59,262.47	$ 29,631.24
In 1904	2 years	One-fourth	1,825.00	14.80	3.70
In 1903	3 years	One-sixth	830,730.00	12,958.38	2,159.73
In 1904	3 years	One-half	863,240.00	14,613.53	7,306.77
In 1905	3 years	Five-sixths	1,009,590.00	19,058.70	15,882.25
In 1901	5 years	One-tenth	201,749.00	4,333.78	433.38
In 1902	5 years	Three-tenths	214,068.00	4,268.93	1,280.68
In 1903	5 years	One-half	226,730.00	5,033.11	2,516.55
In 1904	5 years	Seven-tenths	295,915.00	6,733.87	4,713.71
In 1905	5 years	Nine-tenths	302,508.00	7,011.52	6,310.37
Total			$ 8,219,919.00	$ 133,289.09	$ 70,238.38

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 37,510.49
Largest amount written on any one risk	17,500.00
Stock owned by the directors at par value	47,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 743,204.17
Premiums received	12,120.74
Losses paid	2,188.40
Losses incurred	4,704.43
Losses now unpaid	2,516.03

PHENIX INSURANCE COMPANY OF NEW YORK.

Incorporated September 10, 1853. Commenced Business September 10, 1853.

GEORGE P. SHELDON, President. CHAS. F. KOSTER, Secretary.

Home Office, 16 Court Street, Borough of Brooklyn, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 7,683,854.03

INCOME.

	Fire.	
Gross premiums received during the year	$ 7,362,655.87	
Deduct re-insurance, rebate, abatement and return premiums	1,364,231.19	
Received for premiums other than perpetuals		5,998,424.68
Interest on mortgage loans	$ 2,260.35	
Interest on collateral loans	3,884.08	
Interest on bonds and dividends on stocks	213,973.00	
Interest from all other sources	550.84	
Rents from company's property	40,856.71	
Total interest and rents		261,524.98
Profit on sale or maturity of ledger assets		53,972.75
Sales of real estate		215.18
Total income		$ 6,314,137.59
Sum of both amounts		$ 13,997,991.62

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,186,713.69	
Deduct amount received for salvage and from re-insurance in other companies	232,475.15	
Net amount paid for losses		2,954,238.54
Paid stockholders for interest or dividends		150,000.00
Legal expenses		7,518.97
Commissions or brokerage		1,177,683.33
Salaries, fees and all other charges of officers, clerks, agents and other employees		441,819.76
Taxes on real estate		6,142.68
All other taxes, licenses and Insurance Department fees		138,077.55
Rents		50,199.02
Repairs and expenses (other than taxes on real estate)		15,165.76
Loss on sales or maturity of ledger assets		8,187.50
Advertising, printing, etc.		75,477.25
Furniture and fixtures		2,714.12
Postage, express, telegrams, exchange, etc.		61,888.04
Traveling expenses		120,547.22
Miscellaneous		205,313.60
Total disbursements during the year		$ 5,414,973.34
Balance December 31, 1905		$ 8,583,018.28

LEDGER ASSETS.

Book value of real estate	$ 401,404.39	
Mortgage loans on real estate	46,600.00	
Loans secured by pledge of bonds, stocks or other collateral	61,425.00	
Book value of bonds and stocks	6,512,169.82	
Cash in company's office	1,033.33	
Deposited in banks	642,719.10	
Agents' balances, representing business written subsequent to October 1, 1905	917,666.64	
Total ledger assets		$ 8,583,018.28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,000.00	
Interest accrued on bonds and stocks	9,524.39	
Rents accrued	3,362.43	
Total		13,886.82
Market value of real estate over book value		166,595.61
Market value of bonds and stocks over book value		95,628.18
Total admitted assets		$ 8,859,128.89

LIABILITIES.

Gross claims for losses in process of adjustment	$ 394,750.16	
Gross claims for losses resisted	28,465.00	
Total	$ 423,215.16	
Deduct re-insurance due or accrued	24,447.23	
Net amount of unpaid losses and claims		$ 398,767.93
Unearned premiums on fire risks, running one year or less	$ 1,801,589.56	
Unearned premiums on fire risks, running more than one year	3,547,154.73	
Total unearned premiums as computed above		5,348,744.29
Salaries, rents, etc,, due and accrued		4,332.00
Return premiums		2,418.31
Re-insurance premiums		4,356.85
Total liabilities, except capital		$ 5,758,619.38
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,100,509.51	
Surplus as regards policy-holders		3,100,509.51
Total liabilities		$ 8,859,128.89

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 842,818,742.00	$ 9,922,786.07
Written or renewed during the year	613,279,684.00	7,362,655.87
Total	$ 1,456,098,426.00	$ 17,285,441.94
Deduct those expired and marked off as terminated	528,690,132.00	6,399,518.85
In force at the end of the year 1905	$ 927,408,294.00	$ 10,885,923.09
Deduct amount re-insured	58,279,022.00	585,111.31
Net amount in force December 31, 1905	$ 869,129,272.00	$ 10,300,811.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 265,858,952.00	$ 3,603,179.12	$ 1,801,589.56
In 1904	2 years	One-fourth	1,149,205.00	15,060.15	3,765.04
In 1905	2 years	Three-fourths	1,587,385.00	16,877.31	12,657.47
In 1903	3 years	One-sixth	109,985,299.00	1,057,346.94	176,224.49
In 1904	3 years	One-half	133,400,930.00	1,323,881.21	661,940.60
In 1905	3 years	Five-sixths	138,383,815.00	1,370,782.54	1,142,318.78
In 1902	4 years	One-eighth	1,726,736.00	15,386.39	1,923.29
In 1903	4 years	Three-eighths	1,244,487.00	11,481.37	4,305.51
In 1904	4 years	Five-eighths	1,321,950.00	12,455.15	7,784.48
In 1905	4 years	Seven-eighths	1,305,970.00	12,415.92	10,863.93
In 1901	5 years	One-tenth	32,383,941.00	449,570.33	44,957.03
In 1902	5 years	Three-tenths	38,434,515.00	522,271.31	156,681.39
In 1903	5 years	One-half	45,964,035.00	605,443.20	302,721.60
In 1904	5 years	Seven-tenths	51,345,800.00	675,917.99	473,142.56
In 1905	5 years	Nine-tenths	45,036,252.00	608,742.85	547,868.56
Total			$ 869,129,272.00	$10,300,811.78	$ 5,348,744.29

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,965,145.09
Largest amount written on any one risk	200,000.00
Stock owned by directors at par value	183,250.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 2,563,379.00
Premiums received	56,695.80
Losses paid	15,491.23
Losses incurred	19,941.23
Losses now unpaid	4,450.00

PHŒNIX INSURANCE COMPANY OF HARTFORD, CONN.

Incorporated May, 1854. Commenced Business June, 1854.

D. W. C. SKILTON, President. JOHN B. KNOX, Secretary.

Home Office, 783 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 5,617,082.39

INCOME.

	Fire.	
Gross premiums received during the year	$ 4,955,341.87	
Deduct re-insurance, rebate, abatement and return premiums	897,293.40	
Received for premiums other than perpetuals		4,058,048.47
Interest on mortgage loans	$ 5,995.42	
Interest on collateral loans	837.50	
Interest on bonds and dividends on stocks	249,589.41	
Rents from company's property	11,952.64	
Total interest and rents		268,374.97
Profit on sale or maturity of ledger assets		14,733.62
Sum of both amounts		$ 4,341,157.06

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,021,534.22	
Deduct amount received for salvage and from re-insurance in other companies	178,198.33	
Net amount paid for losses		1,843,335.89
Paid stockholders for interest or dividends		283,000.00
Commissions or brokerage		811,829.06
Salaries, fees and all other charges of officers, clerks, agents and other employees		232,687.98
Taxes on real estate		4,026.55
All other taxes, licenses and Insurance Department fees		94,892.01
Rents for home and branch offices		18,603.16
Repairs and expenses (other than taxes on real estate)		5,970.43
Loss on sales or maturity of ledger assets		24,924.24
Advertising, printing and stationery		35,469.74
Legal expenses		3,394.91
Miscellaneous expenses		331,075.34
Total disbursements during the year		$ 3,689,209.31
Balance December 31, 1905		$ 6,269,030.14

LEDGER ASSETS.

Book value of real estate	$ 148,944.64
Mortgage loans on real estate	89,486.66
Loans secured by pledge of bonds, stocks or other collateral	9,000.00
Book value of bonds and stocks	5,181,541.19
Cash in company's office	4,220.48
Deposited in banks	524,522.68
Agents' balances, representing business written subsequent to October 1, 1905	309,614.62

Agents' balances, representing business written prior to October 1, 1905	$ 1,699.87	
Total ledger assets		$ 6,269,030.14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,396.32	
Interest accrued on bonds and stocks	44,989.00	
Interest accrued on collateral loans	225.00	
Interest accrued on other assets	2,500.00	
Rents accrued	906.58	
Total		51,016.90
Market value of real estate over book value		4,491.00
Market value of bonds and stocks over book value		1,349,516.31
Gross premiums in course of collection which have not been carried to ledger account		459,812.91
Re-insurance due from other companies on losses paid		8,463.04
Gross assets		$ 8,142,330.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	1,699.87
Total admitted assets	$ 8,140,630.43

LIABILITIES.

Gross losses adjusted and unpaid	$ 80,502.74	
Gross claims for losses in process of adjustment	265,097.46	
Gross claims for losses resisted	27,117.00	
Total	$ 372,717.20	
Deduct re-insurance due or accrued	26,512.83	
Net amount of unpaid losses and claims		$ 346,204.37
Unearned premiums on fire risks, running one year or less	$ 1,391,014.26	
Unearned premiums on fire risks, running more than one year	1,874,952.48	
Total unearned premiums as computed above		3,265,966.74
Commissions, brokerage and other charges due to agents and brokers		83,381.22
Return premiums		44,565.47
Re-insurance premiums		18,242.11
Total liabilities, except capital		$ 3,758,359.91
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	2,382,270.52	
Surplus as regards policy-holders		4,382,270.52
Total liabilities		$ 8,140,630.43

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 589,796,562.00	$ 6,202,923.64
Written or renewed during the year	502,520,534.00	5,415,154.78
Total	$ 1,092,317,096.00	$ 11,618,078.42
Deduct those expired and marked off as terminated	462,900,445.00	4,999,616.88
In force at the end of the year	$ 629,416,651.00	$ 6,618,461.54
Deduct amount re-insured	31,968,373.00	363,567.18
Net amount in force December 31, 1905	$ 597,448,278.00	$ 6,254,894.36

RECAPITULATION OF FIRE RISKS AND PREIUMMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 268,273,648.00	$ 2,782,028.51	$ 1,391,014.26
In 1904	2 years	One fourth	1,253,997.00	10,686.01	2,671.50
In 1905	2 years	Three-fourths	2,133,383.00	13,631.63	10,223.72
In 1903	3 years	One-sixth	66,223,762.00	671,743.52	111,957.25
In 1904	3 years	One-half	80,635,949.00	825,421.54	412,710.77
In 1905	3 years	Five-sixths	89,879,095.00	925,183.49	770,986.24
In 1902	4 years	One-eighth	613,745.00	5,770.07	721.26
In 1903	4 years	Three-eighths	753,115.00	7,047.78	2,642.92
In 1904	4 years	Five-eighths	946,546.00	9,253.24	5,783.28
In 1905	4 years	Seven-eighths	1,069,551.00	10,583.27	9,260.36
In 1901	5 years	One-tenth	14,370,025.00	154,986.33	15,498.63
In 1902	5 years	Three-tenths	15,234,784.00	173,851.44	52,155.43
In 1903	5 years	One-half	15,922,992.00	181,816.64	90,908.32
In 1904	5 years	Seven-tenths	18,846,614.00	225,845.01	158,091.51
In 1905	5 years	Nine-tenths	21,291,072.00	257,045.88	231,341.29
Total			$ 597,448,278.00	$ 6,254,894.36	$ 3,265,966.74

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,800,741.96
Largest amount written on any one risk	180,000.00
Stock owned by directors at par value	65,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 3,788,856.00
Premiums received	29,265.01
Losses paid	12,593.79
Losses incurred	16,723.05
Losses now unpaid	3,048.17

PROVIDENCE-WASHINGTON INSURANCE COMPANY OF RHODE ISLAND.

Incorporated 1799. Commenced Business 1799.

J. B. BRANCH, President. A. G. BEALS, Secretary.

Home Office, 20 Market Square, Providence, R. I.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,996,708.36

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 2,890,093.83	$ 541,775.43	
Deduct re-insurance, rebate, abatement and return premiums	784,443.90	191,009.73	
	$ 2,105,649.93	$ 350,765.70	
Received for premiums other than perpetuals			2,456,415.63
Interest on bonds and dividends on stocks			103,460.47
Total income			$ 2,559,876.10
Sum of both amounts			$ 4,556,584.46

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,381,340.96	$ 437,110.67	
Deduct amount received for salvage and from re-insurance in other companies	334,251.80	187,350.05	
	$ 1,047,089.16	$ 249,760.62	
Net amount paid for losses			1,296,849.78
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			494,461.59
Salaries, fees and all other charges of officers, clerks, agents and other employees			149,598.70
Taxes, licenses and Insurance Department fees			58,069.86
Rents			8,804.44
Costs of investments over book value			78,404.16
All other expenditures			114,867.65
Total disbursements during the year			$ 2,251,056.18
Balance December 31, 1905			$ 2,305,528.28

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,840,730.00	
Cash in company's office	726.54	
Deposited in banks	170,750.96	
Agents' balances, representing business written subsequent to October 1, 1905	272,007.77	
Agents' balances, representing business written prior to October 1, 1905	660.71	
Bills receivable, not matured, taken for marine and inland risks	18,369.82	
Bills receivable, taken for fire risks	1,130.81	
Bills receivable, past due	1,151.67	
Total ledger assets		$ 2,305,528.28

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		$ 4,485.77
Market value of bonds and stocks over book value		719,470.00
Gross assets		$ 3,029,484.05

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 660.71	
Bills receivable, past due, taken for marine risks	1,151.67	
Total		1,812.38
Total admitted assets		$ 3,027,671.67

LIABILITIES.

Gross losses adjusted and unpaid	$ 54,901.36	
Gross claims for losses in process of adjustment	246,421.71	
Gross claims for losses resisted	16,532.38	
Total	$ 317,855.45	
Deduct re-insurance due or accrued	69,571.70	
Net amount of unpaid losses and claims		$ 248,283.75
Unearned premiums on fire risks, running one year or less	$ 697,827.99	
Unearned premiums on fire risks, running more than one year	790,403.82	
Unearned premiums on inland navigation risks	58,543.39	
Unearned premiums on all unexpired marine risks	47,394.62	
Total unearned premiums as computed above		1,594,169.82
Total liabilities, except capital		$ 1,842,453.57
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	685,218.10	
Surplus as regards policy-holders		1,185,218.10
Total liabilities		$ 3,027,671.67

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 289,750,276.00	$ 3,082,856.10
Written or renewed during the year	286,604,232.00	2,890,093.83
Total	$ 576,354,508.00	$ 5,972,949.93
Deduct those expired and marked off as terminated	265,407,509.00	2,560,956.97
In force at the end of the year 1905	$ 310,946,999.00	$ 3,411,992.96
Deduct amount re-insured	54,986,859.00	600,529.71
Net amount in force December 31, 1905	$ 255,960,140.00	$ 2,811,463.25

	Marine Risks.	*Premiums.*
In force December 31, 1904	$ 6,978,446.00	$ 266,587.12
Written or renewed during the year	113,566,897.00	541,775.43
Total	$ 120,545,343.00	$ 808,362.55
Deduct those expired and marked off as terminated	113,369,702.00	547,125.88
In force at the end of the year 1905	$ 7,175,641.00	$ 261,236.67
Deduct amount re-insured	1,273,528.00	55,050.92
Net amount in force December 31, 1905	$ 5,902,113.00	$ 206,185.75

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 118,214,432.00	$ 1,395,655.98	$ 697,827.99
In 1904	2 years	One-fourth	11,679,106.00	76,674.10	19,168.52
In 1905	2 years	Three-fourths	6,812,234.00	62,631.49	46,973.62
In 1903	3 years	One-sixth	17,753,347.00	187,639.26	31,273.21
In 1904	3 years	One-half	24,121,736.00	259,920.73	129,960.37
In 1905	3 years	Five-sixths	31,736,119.00	344,810.08	287,341.73
In 1902	4 years	One-eighth	373,651.00	3,229.90	403.73
In 1903	4 years	Three-eighths	249,581.00	2,667.79	1,000.42
In 1904	4 years	Five-eighths	2,462,572.00	19,433.74	12,146.09
In 1905	4 years	Seven-eighths	1,641,291.00	17,268.97	15,110.34
In 1901	5 years	One-tenth	6,429,405.00	65,823.74	6,582.37
In 1902	5 years	Three-tenths	7,355,063.00	79,723.33	23,916.99
In 1903	5 years	One-half	7,593,520.00	84,078.98	42,039.49
In 1904	5 years	Seven-tenths	8,650,357.00	92,630.76	64,841.53
In 1905	5 years	Nine-tenths	10,802,806.00	118,525.59	106,673.03
Over 5 years		Pro rata	84,920.00	748.81	316.76
Total			$ 255,960,140.00	$ 2,811,463.25	$ 1,485,576.19

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 982,852.01
Losses incurred during 1905—inland marine	86,231.95
Losses incurred during 1905—ocean marine	142,387.39
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 488,077.00	$ 45,903.00
Premiums received	4,551.92	180.69
Losses paid	819.52	----------
Losses incurred	638.52	817.00
Losses now unpaid	None.	817.00

QUEEN INSURANCE COMPANY OF AMERICA OF NEW YORK.

Incorporated September 11, 1891. Commenced Business September 11, 1891.

EDWARD E. BEDDALL, President. NEVETT S. BARTOW, Secretary.

Home Office, 43 Cedar Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 6,138,235.10

INCOME.

	Fire.	
Gross premiums received during the year	$ 4,542,538.55	
Deduct re-insurance, rebate, abatement and return premiums	1,103,317.60	
Received for premiums other than perpetuals		3,439,220.95
Interest on mortgage loans	$ 2,890.00	
Interest on bonds and dividends on stocks	211,207.11	
Interest from all other sources	5,625.65	
Rents from company's property	60.00	
Total interest and rents		219,782.76
Profit on sale or maturity of ledger assets		13,425.17
Total income		$ 3,672,428.88
Sum of both amounts		$ 9,810,663.98

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,904,929.20	
Deduct amount received for salvage and from re-insurance in other companies	176,022.14	
Net amount paid for losses		1,728,907.06
Paid stockholders for interest or dividends		100,000.00
Commissions or brokerage		634,027.41
Salaries, fees, and all other charges of officers, clerks, agents and other employees		246,116.57
Taxes, licenses and Insurance Department fees		84,453.20
Rents		28,380.31
Advertising, printing and stationery		40,349.46
Legal expenses		1,414.96
Furniture and fixtures		3,281.40
Miscellaneous expenses		130,913.73
Written off ledger assets to profit and loss account bonds		46,297.25
Total disbursements during the year		$ 3,044,141.35
Balance December 31, 1905		$ 6,766,522.63

LEDGER ASSETS.

Mortgage loans on real estate	$ 71,000.00
Book value of bonds and stocks	6,066,854.79
Cash in company's office	4,412.14
Deposited in banks	159,375.98
Agents' balances, representing business written subsequent to October 1, 1905	462,040.88

Agents' balances, representing business written prior to October 1, 1905	$ 2,838.84	
Total ledger assets		$ 6,766,522.63

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,368.23	
Interest accrued on bonds and stocks	75,168.68	
Interest due on other assets	486.56	
Total		77,023.52
Due for re-insurance on losses paid		309.24
Gross assets		$ 6,843,855.39

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	2,838.84
Total admitted assets	$ 6,841,016.55

LIABILITIES.

Gross losses adjusted and unpaid	$ 86,137.81	
Gross claims for losses in process of adjustment	149,714.26	
Gross claims for losses resisted	44,799.79	
Total	$ 280,651.86	
Deduct re-insurance due or accrued	27,063.63	
Net amount of unpaid losses and claims		$ 253,588.23
Unearned premiums on fire risks, running one year or less	$ 1,230,352.49	
Unearned premiums on fire risks, running more than one year	1,485,600.36	
Total unearned premiums as computed above		2,715,952.85
Salaries, rents, etc., due and accrued		79,125.38
Commissions, brokerage and other charges due to agents and brokers		9,943.08
Return premiums		7,087.88
Re-insurance premiums		34,633.37
Total liabilities, except capital		$ 3,100,330.79
Capital actually paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	2,740,685.76	
Surplus as regards policy-holders		3,740,685.76
Total liabilities		$ 6,841,016.55

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 450,764,273.00	$ 5,464,485.94
Written or renewed during the year	355,352,547.00	4,542,538.55
Total	$ 806,116,820.00	$ 10,007,024.49
Deduct those expired and marked off as terminated	328,861,674.00	4,257,914.28
In force at the end of the year 1905	$ 477,255,146.00	$ 5,749,110.21
Deduct amount re-insured	42,680,617.00	538,639.56
Net amount in force December 31, 1905	$ 434,574,529.00	$ 5,210,470.65

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 170,992,410.00	$ 2,460,704.99	$ 1,230,352.49
In 1904	2 years	One-fourth	1,460,396.00	13,388.72	3,347.18
In 1905	2 years	Three-fourths	1,518,728.00	15,318.74	11,489.06
In 1903	3 years	One-sixth	53,085,263.00	517,774.41	86,295.72
In 1904	3 years	One-half	63,187,527.00	637,155.96	318,577.99
In 1905	3 years	Five-sixths	72,709,101.00	730,933.31	609,111.06
In 1902	4 years	One-eighth	808,439.00	7,813.59	976.69
In 1903	4 years	Three-eighths	647,381.00	6,416.91	2,406.33
In 1904	4 years	Five-eighths	620,528.00	6,739.84	4,212.35
In 1905	4 years	Seven-eighths	908,196.00	9,462.12	8,279.35
In 1901	5 years	One-tenth	11,559,979.00	127,376.45	12,737.64
In 1902	5 years	Three-tenths	12,171,924.00	140,742.90	42,222.86
In 1903	5 years	One-half	13,113,647.00	150,344.11	75,172.05
In 1904	5 years	Seven-tenths	14,781,110.00	178,356.28	124,849.40
In 1905	5 years	Nine-tenths	16,713,700.00	205,012.17	184,510.96
Various	Over 5 years	Pro rata	296,200.00	2,930.15	1,411.72
Total			$ 434,574,529.00	$ 5,210,470.65	$ 2,715,952.85

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,700,039.99
Losses incurred during 1905—tornado	11,283.86
Largest amount written on any one risk	263,000.00
Stock owned by directors at par value	7,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,894,465.00
Premiums received	31,422.14
Losses paid	11,284.84
Losses incurred	11,122.84
Losses now unpaid	2,838.00

ROCHESTER GERMAN INSURANCE COMPANY OF NEW YORK.

Incorporated February 16, 1872. Commenced Business February 17, 1872.

EUGENE SATTERLEE, President. H. F. ATWOOD, Secretary.

Home Office, Cor. Irving Place and Main Street, West Rochester, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,464,759.85

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,714,752.96	
Deduct re-insurance, rebate, abatement and return premiums	595,708.02	
Received for premiums other than perpetuals		1,119,044.94
Interest on mortgage loans	$ 15,745.80	
Interest on bonds and dividends on stocks	19,792.50	
Interest from all other sources	1,822.95	
Rents from company's property	8,115.02	
Total interest and rents		45,476.27
Profit on sale or maturity of ledger assets		8,532.84
Profit and loss		5.17
Total income		$ 1,173,059.22
Sum of both amounts		$ 2,637,819.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 728,585.94	
Deduct amount received for salvage and from re-insurance in other companies	197,676.81	
Net amount paid for losses		530,909.13
Paid stockholders for interest or dividends		20,000.00
Commissions or brokerage		300,380.03
Salaries, fees and all other charges of officers, clerks, agents and other employees		38,007.37
Taxes on real estate		8,484.93
All other taxes, licenses and Insurance Department fees		28,932.80
Rents		12,741.94
Printing and stationery account		8,125.06
Miscellaneous expenses		69,739.07
Total disbursements during the year		$ 1,017,320.33
Balance December 31, 1905		$ 1,620,498.74

LEDGER ASSETS.

Book value of real estate	$ 553,314.60
Mortgage loans on real estate	295,694.19
Loans secured by pledge of bonds, stocks or other collateral	9,000.00
Book value of bonds and stocks	486,898.55
Cash in company's office	1,397.81

Deposited in banks	$ 126,610.50	
Agents' balances, representing business written subsequent to October 1, 1905	147,583.09	
Total ledger assets		$ 1,620,498.74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,885.54	
Interest due and accrued on bonds and stocks	4,947.07	
Total		11,832.61
Market value of bonds and stocks over book value		49,301.45
Total admitted assets		$ 1,681,632.80

LIABILITIES.

Gross losses adjusted and unpaid	$ 9,400.68	
Gross claims for losses in process of adjustment	68,006.15	
Gross claims for losses resisted	18,023.43	
Total	$ 95,430.26	
Deduct re-insurance due or accrued	36,225.43	
Net amount of unpaid losses and claims		$ 59,204.83
Unearned premiums on fire risks, running one year or less	$ 409,071.50	
Unearned premiums on fire risks, running more than one year	483,871.99	
Total unearned premiums as computed above		892,943.49
Salaries, rents, etc., due and accrued		1,075.88
Total liabilities, except capital		$ 953,224.20
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	528,408.60	
Surplus as regards policy-holders		728,408.60
Total liabilities		$ 1,681,632.80

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 150,157,348.00	$ 1,887,798.43
Written or renewed during the year	129,888,456.00	1,714,752.96
Total	$ 280,045,804.00	$ 3,602,551.39
Deduct those expired and marked off as terminated	115,329,527.00	1,521,806.73
In force at the end of the year 1905	$ 164,716,277.00	$ 2,080,744.66
Deduct amount re-insured	26,242,861.00	368,942.88
Net amount in force December 31, 1905	$ 138,473,416.00	$ 1,711,801.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 55,415,288.00	$ 818,143.00	$ 409,071.50
In 1904	2 years	One-fourth	248,990.00	2,902.10	725.52
In 1905	2 years	Three-fourths	282,930.00	2,957.84	2,218.38
In 1903	3 years	One-sixth	18,344,962.00	181,175.50	30,195.92
In 1904	3 years	One-half	20,847,221.00	209,264.47	104,832.24
In 1905	3 years	Five-sixths	23,158,559.00	238,553.37	198,794.46
In 1902	4 years	One-eighth	322,666.00	2,785.89	348.24
In 1903	4 years	Three-eighths	435,566.00	3,787.89	1,420.46
In 1904	4 years	Five-eighths	404,924.00	3,485.99	2,178.75
In 1905	4 years	Seven-eighths	374,975.00	3,482.00	3,046.75
In 1901	5 years	One-tenth	2,164,300.00	28,159.26	2,815.93

In 1902----5 years----Three-tenths	$ 3,372,324.00	$ 45,075.62	$ 13,522.69
In 1903----5 years----One-half	3,764,816.00	49,322.58	24,661.29
In 1904----5 years----Seven-tenths	4,148,301.00	55,621.41	38,934.98
In 1905----5 years----Nine-tenths	5,187,594.00	67,084.86	60,376.38
Total	$ 138,473,416.00	$ 1,711,801.78	$ 892,943.49

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 510,380.50
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	31,350.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 719,052.00
Premiums received	13,553.64
Losses paid	2,498.06
Losses incurred	3,498.06
Losses now unpaid	1,137.50

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY OF MINNESOTA.

Incorporated May, 1865. Commenced Business May, 1865.

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Home Office, Corner Third and Jackson Streets, St. Paul, Minn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 4,011,897.21

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 3,984,626.82	$ 640,547.40	
Deduct re-insurance, rebate, abatement and return premiums	782,527.87	240,141.82	
Total premiums	$ 3,202,098.95	$ 400,405.58	
Received for premiums other than perpetuals			3,602,504.53
Interest on mortgage loans		$ 28,354.62	
Interest on collateral loans		1,124.84	
Interest on bonds and dividends on stocks		119,716.92	
Interest from all other sources		16,271.45	
Rents from company's property		36,262.07	
Total interest and rents			201,729.90
Profit on sale or maturity of ledger assets			1,846.70
Old balances			7,380.70
Increased value of bonds and stocks			19,593.42
Total income			$ 3,833,055.25
Sum of both amounts			$ 7,844,952.46

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,805,328.57	$ 604,142.12	
Deduct amount received for salvage and from re-insurance in other companies	159,149.79	270,375.05	
	$ 1,646,178.78	$ 333,767.07	
Net amount paid for losses			$ 1,979,945.85
Paid stockholders for interest or dividends			50,000.00
Commissions or brokerage			815,433.66
Salaries, fees and all other charges of officers, clerks, agents and other employees			108,484.25
Taxes on real estate			6,089.36
All other taxes, licenses and Insurance Department fees			90,200.26
Rents			6,000.00
Repairs and expenses (other than taxes on real estate)			13,637.17
Loss on sales or maturity of ledger assets			8,963.34
Decreased value of real estate			18,638.77
General operating expenses			178,676.46
Total disbursements during the year			$ 3,276,069.12
Balance December 31, 1905			$ 4,568,883.34

LEDGER ASSETS.

Book value of real estate	$ 307,872.60	
Mortgage loans on real estate	630,105.00	
Loans secured by pledge of bonds, stocks or other collateral	19,330.94	
Book value of bonds and stocks	2,967,458.75	
Cash in company's office	802.18	
Deposited in banks	291,464.56	
Agents' balances, representing business written subsequent to October 1, 1905	337,585.53	
Agents' balances, representing business written prior to October 1, 1905	1,542.27	
Bills receivable, not matured, taken for marine and inland risks	10,088.43	
Due from re-insuring companies	2,633.08	
Total ledger assets		$ 4,568,883.34

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	1,542.27
Total admitted assets	$ 4,567,341.07

LIABILITIES.

Gross losses adjusted and unpaid	$ 70,625.95	
Gross claims for losses in process of adjustment	215,853.19	
Gross claims for losses resisted	27,915.56	
Total	$ 314,394.70	
Deduct re-insurance due or accrued	29,785.99	
Net amount of unpaid losses and claims		$ 284,608.71
Unearned premiums on fire risks, running one year or less	$ 775,824.62	
Unearned premiums on fire risks, running more than one year	1,595,740.39	
Unearned premiums on inland navigation risks	49,076.66	
Total unearned premiums as computed above		2,420,641.67
Total liabilities, except capital		$ 2,705,250.38
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,362,090.69	
Surplus as regards policy-holders		1,862,090.69
Total liabilities		$ 4,567,341.07

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 301,645,303.00	$ 4,277,980.06
Written or renewed in 1905	228,950,719.00	3,984,626.82
Total	$ 530,596,022.00	$ 8,262,606.88
Deduct expirations and cancellations	180,606,523.00	3,443,379.84
In force December 31, 1905	$ 349,989,499.00	$ 4,819,227.04
Deduct amount re-insured	22,402,132.00	364,400.04
Net amount in force December 31, 1905	$ 327,587,367.00	$ 4,454,827.00

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 4,306,467.00	$ 148,598.81
Written or renewed in 1905	90,672,777.00	640,547.40
Total	$ 94,979,244.00	$ 789,146.21
Deduct expirations and cancellations	91,471,677.00	680,582.83
In force December 31, 1905	$ 3,507,567.00	$ 108,563.38
Deduct amount re-insured	248,483.00	10,410.06
Net amount in force December 31, 1905	$ 3,259,084.00	$ 98,153.32

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 105,613,654.00	$ 1,551,649.24	$ 775,824.62
In 1904	2 years	One-fourth	200,132.00	1,784.75	446.19
In 1905	2 years	Three-fourths	479,210.00	5,026.32	3,769.74
In 1903	3 years	One-sixth	41,851,008.00	489,546.26	81,591.04
In 1904	3 years	One-half	45,341,600.00	543,638.04	271,819.02
In 1905	3 years	Five-sixths	56,058,438.00	644,189.82	536,824.85
In 1902	4 years	One-eighth	202,297.00	2,144.51	268.06
In 1903	4 years	Three-eighths	207,389.00	1,774.80	665.55
In 1904	4 years	Five-eighths	267,732.00	2,257.60	1,411.00
In 1905	4 years	Seven-eighths	415,354.00	4,195.50	3,671.06
In 1901	5 years	One-tenth	9,625,870.00	146,633.60	14,663.36
In 1902	5 years	Three-tenths	12,370,438.00	193,288.61	57,986.58
In 1903	5 years	One-half	15,858,573.00	253,753.15	126,876.57
In 1904	5 years	Seven-tenths	17,568,789.00	288,514.75	201,960.32
In 1905	5 years	Nine-tenths	21,526,883.00	326,430.05	293,787.05
Total			$ 327,587,367.00	$ 4,454,827.00	$ 2,371,565.01

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,688,335.01
Losses incurred during 1905—inland marine	194,806.86
Losses incurred during 1905—ocean marine	147,857.72
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	126,800.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 1,100,523.00	$ 475,865.00
Premiums received	16,369.86	720.03
Losses paid	5,358.79	None.
Losses incurred	5,300.98	None.
Losses now unpaid	1,420.00	None.

SECURITY FIRE INSURANCE COMPANY OF MARYLAND.

Incorporated January, 1900. Commenced Business February, 1900.

CHARLES ADLER, President. A. PAGE BOYCE, Secretary.

Home Office, 15 South Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 422,592.88

INCOME.

	Fire.	
Gross premiums received during the year	$ 833,721.02	
Deduct re-insurance, rebate, abatement and return premiums	357,943.56	
Received for premiums other than perpetuals		475,777.46
Interest on bonds		8,616.42
Profit on sale or maturity of ledger assets		2,670.00
Total income		$ 487,063.88
Sum of both amounts		$ 909,656.76

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 258,130.95	
Deduct amount received for salvage and from re-insurance in other companies	59,733.54	
Net amount paid for losses		198,397.41
Salaries, fees and all other charges of officers, clerks, agents and other employees		170,045.70
Taxes, licenses and Insurance Department fees		22,223.57
Total disbursements during the year		$ 390,666.68
Balance December 31, 1905		$ 518,999.08

LEDGER ASSETS.

Book value of bonds	$ 315,510.00	
Cash in company's office	49,039.05	
Deposited in banks	47,254.35	
Agents' balances, representing business written subsequent to October 1, 1905	107,186.68	
Total ledger assets		$ 518,990.08

NON-LEDGER ASSETS.

Interest due and accrued on bonds	6,100.00
Total admitted assets	$ 525,090.08

LIABILITIES.

Gross losses adjusted and unpaid	$ 6,549.20	
Gross claims for losses in process of adjustment	7,649.01	
Net amount of unpaid losses and claims		$ 14,198.21
Unearned premiums on fire risks, running one year or less	$ 224,956.01	
Unearned premiums on fire risks, running more than one year	35,850.86	
Total unearned premiums as computed above		260,806.87
Total liabilities, except capital		$ 275,005.08

Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	50,085.00	
Surplus as regards policy-holders		$ 250,085.00
Total liabilities		$ 525,090.08

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 25,607,471.00	$ 344,251.92
Written or renewed during the year	52,497,134.00	833,721.02
Total	$ 78,104,605.00	$ 1,177,972.94
Deduct those expired and marked off as terminated	41,185,409.00	671,076.99
In force at the end of the year 1905	$ 36,919,196.00	$ 506,895.95
Deduct amount re-insured	459,011.00	6,494.11
Net amount in force December 31, 1905	$ 36,460,185.00	$ 500,401.84

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 31,278,758.00	$ 449,912.02	$ 224,956.01
In 1903	3 years	One-sixth	441,690.00	4,333.73	722.28
In 1904	3 years	One-half	358,091.00	5,218.33	2,609.16
In 1905	3 years	Five-sixths	2,497,803.00	29,220.75	24,350.63
In 1901	5 years	One-tenth	130,015.00	862.45	86.25
In 1902	5 years	Three-tenths	150,391.00	1,125.19	337.53
In 1903	5 years	One-half	176,882.00	1,775.88	887.94
In 1904	5 years	Seven-tenths	533,154.00	1,505.15	1,053.57
In 1905	5 years	Nine-tenths	893,401.00	6,448.34	5,803.50
Total			$ 36,460,185.00	$ 500,401.84	$ 260,806.87

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 195,395.07
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	116,820.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 65,920.00
Premiums received	897.62

SOUTHERN FIRE INSURANCE COMPANY OF VIRGINIA.

Incorporated November 30, 1904. Commenced Business May 5, 1905.

J. G. PAYNE, President. HOLMES CUMMINS, Secretary.

Home Office, 214-216 Ninth Street, Lynchburg, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $108,455.85.

Amount of net or ledger assets December 31, 1904	$ 108,455.85

INCOME.

	Fire.	
Gross premiums received during the year	$ 48,693.85	
Deduct re-insurance, rebate, abatement and return premiums	10,185.46	
Received for premiums other than perpetuals		38,508.39
Interest on mortgage loans, interest on bonds and dividends on stocks, interest from all other sources, rents from company's property	$ 3,624.96	
Total interest and rents		3,624.96
Brokerage		1,221.47
Stockholders' payment to constitute surplus		108,455.85
Received from individuals on brokerage accounts		665.85
Total income		$ 152,476.52
Sum of both amounts		$ 260,932.37

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 7,919.37	
Deduct amount received for salvage and from re-insurance in other companies	219.01	
Net amount paid for losses		7,700.36
Commissions or brokerage		7,307.47
Salaries, fees and all other charges of officers, clerks, agents and other employees		5,558.76
Taxes, licenses and Insurance Department fees		1,125.21
Organization cash discounts paid stockholders for cash payments on stocks		7,569.54
General expense account		2,186.63
Loss on sales or maturity of ledger assets		492.30
Advertising, stationery and supplies		4,246.74
Furniture and maps		2,450.77
Traveling expenses		1,765.42
All other expenditures		752.85
Total disbursements during the year		$ 41,156.05
Balance December 31, 1905		$ 219,776.32

LEDGER ASSETS.

Mortgage loans on real estate	$ 49,800.00	
Loans secured by pledge of bonds, stocks or other collateral	10,400.00	
Book value of bonds and stocks	91,678.75	
Deposited in banks	60,135.77	
Agents' balances, representing business written subsequent to October 1, 1905	7,761.80	
Total ledger assets		$ 219,776.32

NON-LEDGER ASSETS.

Interest accrued on mortgages		$ 81.58
Total admitted assets		$ 219,857.90

LIABILITIES.

Gross losses adjusted and unpaid	$ 900.00	
Net amount of unpaid losses and claims		$ 900.00
Unearned premiums on fire risks, running one year or less	$ 12,684.48	
Unearned premiums on fire risks, running more than one year	7,637.49	
Total unearned premiums as computed above		20,321.97
Open accounts		665.85
Total liabilities, except capital		$ 21,887.82
Capital actually paid up in cash	$ 108,455.85	
Surplus over all liabilities	89,514.23	
Surplus as regards policy-holders		197,970.08
Total liabilities		$ 219,857.90

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	None.	None.
Written or renewed during the year	$ 2,695,628.00	$ 48,693.85
Total	$ 2,695,628.00	$ 48,693.85
Deduct those expired and marked off as terminated	171,156.00	9,433.93
In force at the end of the year 1905	$ 2,524,472.00	$ 39,259.92
Deduct amount re-insured	380,244.00	4,885.88
Net amount in force December 31, 1905	$ 2,144,228.00	$ 34,374.04

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$	$ 25,368.97	$ 12,684.48
In 1905	3 years	One-half		7,013.94	5,844.95
In 1905	5 years	One-half		1,991.72	1,792.54
Total			$ 2,144,228.00	$ 34,374.04	$ 20,321.97

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 8,819.37
Largest amount written on any one risk	10,000.00
Stock owned by directors at par value	62,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 69,550.00
Premiums received	1,422.74

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF MASSACHUSETTS.

Incorporated 1849. Commenced Business 1851.

A. W. DAMON, President. W. J. MACKAY, Secretary.

Home Office, 195 State Street, Springfield, Mass.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of net or ledger assets December 31, 1904	$ 5,627,708.80

INCOME.

	Fire.	
Gross premiums received during the year	$ 5,074,920.25	
Deduct re-insurance, rebate, abatement and return premiums	1,286,784.17	
Received for premiums other than perpetuals		3,788,136.08
Interest on mortgage loans	$ 27,187.20	
Interest on collateral loans	604.58	
Interest on bonds and dividends on stocks	181,724.10	
Interest from all other sources	5,934.93	
Rents from company's property	14,800.51	
Total interest and rents		230,251.32
Profit on sale or maturity of ledger assets		255,165.78
Total income		$ 4,273,553.18
Sum of both amounts		$ 9,901,261.98

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,107,055.56	
Deduct amount received for salvage and from re-insurance in other companies	381,872.62	
Net amount paid for losses		1,725,182.94
Paid stockholders for interest or dividends		200,000.00
Commissions or brokerage		727,406.12
Salaries, fees and all other charges of officers, clerks, agents and other employees		168,859.55
Taxes on real estate		5,882.80
All other taxes, licenses and Insurance Department fees		127,481.98
Rents		10,000.00
Loss on sales or maturity of ledger assets		173,058.21
Advertising, maps, legal and incidental expenses		160,668.39
Traveling expenses		165,352.64
Office and agency supplies		34,066.52
Total disbursements during the year		$ 3,497,959.15
Balance December 31, 1905		$ 6,403,302.83

LEDGER ASSETS.

Book value of real estate	$ 436,710.56
Mortgage loans on real estate	512,270.00
Loans secured by pledge of bonds, stocks or other collateral	6,050.00
Book value of bonds and stocks	4,283,480.39
Cash in company's office	2,085.84

Deposited in banks	$ 498,181.09	
Agents' balances, representing business written subsequent to October 1, 1905	664,524.95	
Total ledger assets		$ 6,403,302.83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 13,532.72	
Interest accrued on bonds and stocks	33,970.00	
Interest due and accrued on collateral loans	171.28	
Rents accrued	580.84	
Total		48,254.84
Market value of real estate over book value		40,289.44
Market value of bonds and stocks over book value		664,684.61
Total admitted assets		$ 7,156,531.72

LIABILITIES.

Gross losses adjusted and unpaid	$ 54,520.68	
Gross claims for losses in process of adjustment	228,336.57	
Gross claims for losses resisted	18,876.56	
Total	$ 301,733.81	
Deduct re-insurance due or accrued	76,429.34	
Net amount of unpaid losses and claims		$ 225,304.47
Unearned premiums on fire risks, running one year or less	$ 1,347,160.83	
Unearned premiums on fire risks, running more than one year	1,560,066.02	
Total unearned premiums as computed above		2,907,226.85
Total liabilities, except capital		$ 3,132,531.32
Capital actually paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	2,024,000.40	
Surplus as regards policy-holders		4,024,000.40
Total liabilities		$ 7,156,531.72

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 506,685,363.00	$ 5,838,398.20
Written or renewed during the year	436,717,531.00	5,074,920.25
Total	$ 943,402,894.00	$ 10,913,318.45
Deduct those expired and marked off as terminated	391,458,337.00	4,590,292.91
In force at the end of the year 1905	$ 551,944,557.00	$ 6,323,025.54
Deduct amount re-insured	65,280,876.00	756,599.03
Net amount in force December 31, 1905	$ 486,663,681.00	$ 5,566,426.51

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 208,215,426.00	$ 2,694,321.66	$ 1,347,160.83
In 1904	2 years	One-fourth	845,231.00	7,269.24	1,817.31
In 1905	2 years	Three-fourths	885,687.00	8,636.83	6,477.59
In 1903	3 years	One-sixth	49,892,771.00	491,544.18	81,924.03
In 1904	3 years	One-half	59,852,564.00	596,214.14	298,107.07
In 1905	3 years	Five-sixths	73,101,161.00	719,757.90	599,798.20
In 1902	4 years	One-eighth	837,779.00	7,978.70	997.33
In 1903	4 years	Three-eighths	623,841.00	5,963.86	2,236.44
In 1904	4 years	Five-eighths	658,298.00	5,948.38	3,717.70
In 1905	4 years	Seven-eighths	839,938.00	7,758.13	6,788.32

In 1901----5 years----------One-tenth ----------	$ 15,441,027.00	$ 164,209.63	$ 16,420.96
In 1902----5 years----------Three-tenths----------	16,136,761.00	180,365.04	54,109.51
In 1903----5 years----------One-half----------	17,266,745.00	193,579.01	96,789.50
In 1904----5 years----------Seven-tenths----------	19,359,548.00	218,548.85	152,984.19
In 1905----5 years----------Nine-tenths----------	22,706,904.00	264,330.96	237,897.87
Total----------	$ 486,663,681.00	$ 5,566,426.51	$ 2,907,226.85

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire ----------	$ 1,722,663.07
Largest amount written on any one risk----------	70,000.00
Stock owned by directors at par value ----------	136,100.00

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written ----------	$ 1,807,301.00
Premiums received----------	26,869.80
Losses paid----------	9,937.93
Losses incurred ----------	9,853.57
Losses now unpaid----------	None.

SECURITY INSURANCE COMPANY OF CONNECTICUT.

Incorporated April, 1841. Commenced Business April, 1841.

CHARLES S. LEETE, President. H. C. FULLER, Secretary.

Home Office, 37 Center Street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904 ----------	$ 1,527,011.22	
Increase of paid-up capital during year ----------	100,000.00	
Extended at----------		$ 1,627,011.22

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year----------	$ 1,357,355.46	$ 22,755.19	
Deduct re-insurance, rebate, abatement and return premiums ----------	380,601.91	4,300.53	
	$ 976,753.55	$ 18,454.66	
Received for premiums other than perpetuals ----------			995,208.21
Interest on mortgage loans----------		$ 6,137.07	
Interest on collateral loans----------		377.14	
Interest on bonds and dividends on stocks ----------		55,069.15	
Interest from all other sources----------		418.56	
Rents from company's property ----------		3,839.20	
Total interest and rents----------			65,841.12
Profit on sale or maturity of ledger assets ----------			5,890.00
Total income ----------			$ 1,066,939.33
Sum of both amounts----------			$ 2,693,950.55

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 529,995.86	$ 22,081.65	
Deduct amount received for salvage and from re-insurance in other companies	90,155.62	5,612.36	
	$ 439,840.24	$ 16,469.29	
Net amount paid for losses			$ 456,309.53
Paid stockholders for interest or dividends			32,000.00
Commissions or brokerage			242,760.32
Salaries, fees and all other charges of officers, clerks, agents and other employees			136,070.91
Taxes on real estate			1,059.98
All other taxes, licenses and Insurance Department fees			23,812.02
Rents			2,000.00
Repairs and expenses (other than taxes on real estate)			2,457.72
Loss on sales or maturity of ledger assets			25.63
Charge: Profit and loss			868.51
Total disbursements during the year			$ 897,364.62
Balance December 31, 1905			$ 1,796,585.93

LEDGER ASSETS.

Book value of real estate	$ 71,911.44	
Mortgage loans on real estate	132,700.00	
Loans secured by pledge of bonds, stocks or other collateral	5,000.00	
Book value of bonds and stocks	1,345,837.63	
Cash in company's office	331.84	
Deposited in bank	75,415.86	
Agents' balances, representing business written subsequent to October 1, 1905	143,464.11	
Agents' balances, representing business written prior to October 1, 1905	3,094.32	
Bills receivable, not matured, taken for marine and inland risks	2,756.35	
Bills receivable, taken for fire risks	11,511.14	
Re-insurance due on losses	4,563.24	
Total ledger assets		$ 1,796,585.93

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 1,389.87	
Interest accrued on bonds and stocks	8,272.65	
Interest accrued on collateral loans	103.75	
Total		9,766.27
Market value of bonds and stocks over book value		85,056.37
Gross assets		$ 1,891,408.57

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 3,094.32	
Bills receivable, past due, taken for fire risks	4,083.72	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	17,911.44	
Total		25,089.48
Total admitted assets		$ 1,866,319.09

LIABILITIES.

Gross losses adjusted and unpaid	$ 7,314.63	
Gross claims for losses in process of adjustment	71,650.10	
Gross claims for losses resisted	2,625.00	
Total	$ 81,589.73	
Deduct re-issurance due or accrued	11,846.76	
Net amount of unpaid losses and claims		$ 69,742.97

Unearned premiums on fire risks, running one year or less	$ 298,096.92	
Unearned premiums on fire risks, running more than one year	605,929.97	
Unearned premiums on marine risks	6,394.13	
Total unearned premiums as computed above		$ 910,421.02
Re-insurance premiums		1,026.07
Total liabilities, except capital		$ 981,190.06
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	385,129.02	
Surplus as regards policy-holders		885,129.03
Total liabilities		$ 1,866,319.09

MISCELLANEOUS.

RISKS AND PREMIUMS, 1906.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 153,610,143.00	$ 1,714,015.63
Written or renewed during the year	116,525,562.00	1,357,355.46
Total	$ 270,135,705.00	$ 3,071,371.09
Deduct those expired and marked off as terminated	94,827,609.00	1,130,882.77
In force at the end of the year 1905	$ 175,308,096.00	$ 1,940,488.32
Deduct amount re-insured	19,061,411.00	237,589.64
Net amount in force December 31, 1905	$ 156,246,685.00	$ 1,702,898.68

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 266,611.00	$ 15,474.15
Written during the year	2,401,726.00	22,755.19
Total	$ 2,668,337.00	$ 38,229.34
Deduct those expired and marked off as terminated	2,401,205.00	23,204.18
In force at the end of the year 1905	$ 267,132.00	$ 15,025.16
Deduct amount re-insured	38,495.00	2,321.57
Net amount in force December 31, 1905	$ 228,637.00	$ 12,703.59

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 45,679,546.00	$ 596,193.84	$ 298,096.92
In 1904	2 years	One-fourth	200,733.00	1,629.80	407.45
In 1905	2 years	Three-fourths	299,728.00	2,518.89	1,889.17
In 1903	3 years	One-sixth	20,705,249.00	187,082.05	31,180.34
In 1904	3 years	One-half	22,704,908.00	203,847.64	101,923.82
In 1905	3 years	Five-sixths	28,349,412.00	257,527.58	214,606.33
In 1902	4 years	One-eighth	171,449.00	1,597.05	199.63
In 1903	4 years	Three-eighths	242,457.00	2,620.64	982.74
In 1904	4 years	Five-eighths	231,035.00	2,030.51	1,269.07
In 1905	4 years	Seven-eighths	316,497.00	3,087.13	2,701.24
In 1901	5 years	One-tenth	4,871,145.00	57,480.98	5,748.10
In 1902	5 years	Three-tenths	6,121,436.00	73,188.58	21,956.57
In 1903	5 years	One-half	8,748,763.00	95,499.23	47,749.62
In 1904	5 years	Seven-tenths	8,475,477.00	107,096.97	74,967.88
In 1905	5 years	Nine-tenths	9,128,850.00	111,497.79	100,348.01
Total			$ 156,246,685.00	$ 1,702,898.68	$ 904,026.89

GENERAL INTERROGATORIES.

	Fire Risks.
Losses incurred during 1905—fire	$ 417,246.44
Losses incurred during 1905—ocean marine	11,333.64
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	116,600.00

STUYVESANT INSURANCE COMPANY OF NEW YORK.

Incorporated November 20, 1850. Commenced Business January 31, 1851.

A. R. PIERSON, President. C. R. GARTHWAITE, Secretary.

Home Office, 76-78 William Street, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 445,372.44

INCOME.

	Fire.	
Gross premiums received during the year	$ 555,715.70	
Deduct re-insurance, rebate, abatement and return premiums	138,908.76	
Received for premiums other than perpetuals		416,806.94
Interest on mortgage loans	$ 700.00	
Interest on bonds and dividends on stocks	14,577.50	
Interest from all other sources	480.42	
Total interest		15,757.92
Profit on sale or maturity of ledger assets		371.00
Total income		$ 432,935.86
Sum of both amounts		$ 878,308.30

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 192,957.00	
Deduct amount received for salvage and from re-insurance in other companies	14,146.77	
Net amount paid for losses		178,810.23
Commissions or brokerage		107,581.97
Salaries, fees and all other charges of officers, clerks, agents and other employees		4,700.00
Taxes, licenses and Insurance Department fees		3,985.60
Rents		1,000.00
Repairs and expenses (other than taxes on real estate)		2.25
Loss on sales or maturity of ledger assets		1,102.00
Advertising, printing, stationery, fire patrol, board expenses, etc.		5,313.81
Total disbursements during the year		$ 302,495.86
Balance December 31, 1905		$ 575,812.44

LEDGER ASSETS.

Mortgage loans on real estate	$ 14,000.00	
Book value of bonds and stocks	468,045.82	
Cash in company's office	222.40	
Deposited in banks	1,007.83	
Agents' balances, representing business written subsequent to October 1, 1905	91,953.31	
Stock account	4.00	
B. T. Rhoads	579.08	
Total ledger assets		$ 575,812.44

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 291.66	
Interest accrued on bonds and stocks	2,902.50	
Total		3,194.16
Market value of bonds and stocks over book value		16,444.18
Gross assets		$ 595,450.78

DEDUCT ASSETS NOT ADMITTED.

Stock account	$ 4.00	
B. T. Rhoads	579.08	
Total		583.08
Total admitted assets		$ 594,867.60

LIABILITIES.

Gross losses adjusted and unpaid	$ 31,782.06	
Gross claims for losses resisted	2,350.00	
Net amount of unpaid losses and claims		$ 34,132.06
Unearned premiums on fire risks, running one year or less	$ 177,012.72	
Unearned premiums on fire risks, running more than one year	31,611.30	
Total unearned premiums as computed above		208,624.02
Total liabilities, except capital		$ 242,756.08
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	152,111.62	
Surplus as regards policy-holders		352,111.62
Total liabilities		$ 594,867.70

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 23,893,667.00	$ 357,368.92
Written or renewed during the year	41,456,990.00	555,715.70
Total	$ 65,350,657.00	$ 913,084.62
Deduct those expired and marked off as terminated	33,128,907.00	469,530.82
In force at the end of the year 1905	$ 32,221,750.00	$ 443,553.80
Deduct amount re-insured	1,061,708.00	41,261.22
Net amount in force December 31, 1905	$ 31,160,042.00	$ 402,292.58

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 26,993,719.00	$ 354,025.44	$ 177,012.72
In 1903	3 years	One-sixth	830,151.00	6,666.66	1,111.11
In 1904	3 years	One-half	1,167,394.00	11,958.05	5,979.02
In 1905	3 years	Five-sixths	1,717,988.00	24,623.87	20,519.90

In 1901	5 years	One-tenth	$ 12,750.00	$ 59.00	$ 5.90
In 1902	5 years	Three-tenths	24,333.00	160.61	48.18
In 1903	5 years	One-half	50,916.00	521.46	260.73
In 1904	5 years	Seven-tenths	52,586.00	816.08	571.20
In 1905	5 years	Nine-tenths	310,205.00	3,461.41	3,115.26
Total			$ 31,160,042.00	$ 402,292.58	$ 208,624.02

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 199,321.69
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	170,750.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 88,370.00
Premiums received	1,683.44
Losses paid	853.47
Losses incurred	853.47

SUN INSURANCE COMPANY OF LOUISIANA.

Incorporated November, 1855. Commenced Business January 1, 1856.

CHARLES JANVIER, President. WILLIAM P. MAUS, Secretary.

Home Office, 308 Camp Street, New Orleans, La.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,090,662.94

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 556,134.86	$ 25,809.42	
Deduct re-insurance, rebate, abatement, and return premiums	203,414.65	11,689.94	
	$ 352,720.21	$ 14,119.48	
Received for premiums other than perpetuals			366,839.69
Interest on bonds and dividends on stocks		$ 37,691.00	
Interest from all other sources		86.50	
Rents from company's property		2,500.00	
Total interest and rents			40,277.50
Profit on sale or maturity of ledger assets			1,010.00
Suspense account			1,883.70
Enhancement of securities			20,264.00
Bills payable			160,000.00
Total income			$ 590,274.89
Sum of both amounts			$ 1,680,937.83

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 211,312.08	$ 21,977.10	
Deduct amount received for salvage and from re-insurance in other companies	31,547.21	18,298.91	
	$ 179,764.87	$ 3,678.19	
Net amount paid for losses			$ 183,443.06
Paid stockholders for interest or dividends (amount declared during the year $50,000)			49,660.00
Commissions or brokerage			64,166.08
Salaries, fees and all other charges of officers, clerks, agents and other employees			24,000.00
Taxes on real estate			1,015.00
All other taxes, licenses and Insurance Department fees			10,343.09
Rents			2,500.00
Repairs and expenses (other than taxes on real estate)			695.00
Postage, telegrams and expressage			2,180.87
Advertising, printing and stationery			5,552.11
Traveling expenses			4,111.97
Exchange board expenses, general expenses and subscriptions to trade journals			26,923.31
Subscriptions and donations, marine expenses, legal expenses directors' fees, etc.			3,554.58
All other expenditures			166,105.35
Total disbursements during the year			$ 545,349.42
Balance December 31, 1905			$ 1,135,588.41

LEDGER ASSETS.

Book value of real estate	$ 35,000.00	
Book value of bonds and stocks	1,032,605.00	
Cash in company's office	83.06	
Deposited in banks	13,461.86	
Agents' balances, representing business written subsequent to October 1, 1905	52,696.39	
Agents' balances, representing business written prior to October 1, 1905	1,650.87	
Re-insurance due on losses paid	91.23	
Total ledger assets		$ 1,135,588.41

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	40,379.00
Total admitted assets	$ 1,175,967.41

LIABILITIES.

Gross losses adjusted and unpaid	$ 8,052.09	
Gross claims for losses in process of adjustment	40,316.71	
Gross claims for losses resisted	3,059.20	
Total	$ 51,428.00	
Deduct re-insurance due or accrued	13,100.00	
Net amount of unpaid losses and claims		$ 38,328.00
Unearned premiums on fire risks, running one year or less	$ 130,929.21	
Unearned premiums on fire risks, running more than one year	122,660.21	
Total unearned premiums as computed above		253,589.42
Unpaid dividends due stockholders		26,530.00
Re-insurance premiums		12,745.50
Due and to become due for borrowed money		16,000.00
Total liabilities, except capital		$ 347,192.92

Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	328,774.49	
Surplus as regards policy-holders		$ 828,774.49
Total liabilities		$ 1,175,967.41

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$31,816,176.00	$ 601,893.49
Written or renewed during the year	31,819,116.00	556,134.86
Total	$63,635,292.00	$ 1,158,028.35
Deduct those expired and marked off as terminated	27,891,793.00	517,351.98
In force at the end of the year 1905	$35,743,499.00	$ 640,676.37
Deduct amount re-insured	9,546,701.00	156,527.04
Net amount in force December 31, 1905	$26,196,798.00	$ 484,149.33

	Marine and Inland.	*Premiums.*
Written or renewed during the year	$ 6,878,458.00	$ 25,809.42
Total	$ 6,878,458.00	$ 25,809.42
Deduct those expired and marked off as terminated	6,878,458.00	25,809.42

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 14,412,345.00	$ 261,858.42	$ 130,929.21
In 1904	2 years	One-fourth	28,983.00	296.62	74.15
In 1905	2 years	Three-fourths	110,053.00	3,204.19	2,403.14
In 1903	3 years	One-sixth	2,504,972.00	49,031.76	8,171.96
In 1904	3 years	One-half	3,931,578.00	68,334.36	34,167.18
In 1905	3 years	Five-sixths	4,178,360.00	76,759.69	63,966.41
In 1903	4 years	Three-eighths	7,966.00	42.41	15.90
In 1905	4 years	Seven-eighths	11,060.00	142.49	124.68
In 1901	5 years	One-tenth	126,006.00	3,117.02	311.70
In 1902	5 years	Three-tenths	167,597.00	4,538.51	1,361.55
In 1903	5 years	One-half	201,650.00	4,913.13	2,456.56
In 1904	5 years	Seven-tenths	222,937.00	5,563.39	3,894.37
In 1905	5 years	Nine-tenths	293,291.00	6,347.34	5,712.61
Total			$ 26,196,798.00	$ 484,149.33	$ 253,589.42

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 201,687.17
Losses incurred during 1905—inland marine	3,504.07
Losses incurred during 1905—ocean marine	39.87
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	27,300.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 382,994.00
Premiums received	7,448.20
Losses paid	5,570.84
Losses incurred	5,570.84

TEUTONIA INSURANCE COMPANY OF LOUISIANA.

Incorporated April, 1871. Commenced Business June, 1871.

ALBERT P. NOLL, President. FRANK LANGBEHN, Secretary.

Home Office, 217 Camp Street, New Orleans, La.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of net or ledger assets, December 31, 1904	$ 807,773.39

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 902,485.96	$ 23,614.92	
Deduct re-insurance, rebate, abatement and return premiums	238,079.95	3,272.62	
	$ 664,406.01	$ 20,342.30	
Received for premiums other than perpetuals			684,748.31
Interest on bonds and dividends on stocks		$ 22,086.13	
Interest from all other sources		474.63	
Total interest			22,560.76
From all other sources			2,654.98
Total income			$ 709,964.05
Sum of both amounts			$ 1,517,737.44

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 417,642.70	$ 6,912.81	
Deduct amount received for salvage and from re-insurance in other companies	56,693.20		
	$ 360,949.50	$ 6,912.81	
Net amount paid for losses			367,862.31
Paid stockholders for interest or dividends (amount declared during the year $25,000)			24,530.00
Commissions or brokerage			141,436.51
Salaries, fees and all other charges of officers, clerks, agents and other employees			18,428.34
Taxes on real estate			935.00
All other taxes, licenses and Insurance Department fees			19,879.13
Loss on sales or maturity of ledger assets			1,793.94
Advertising, printing, and stationery			16,455.00
General agency expenses			31,425.00
Fire patrol fees and board of underwriters			8,752.00
Miscellaneous			1,232.65
Total disbursements during the year			$ 632,729.88
Balance December 31, 1905			$ 885,007.56

LEDGER ASSETS.

Book value of real estate	$ 42,500.00	
Book value of bonds and stocks	693,563.90	
Cash in company's office	459.59	
Deposited in banks	54,210.05	
Agents' balances, representing business written subsequent to October 1, 1905	94,274.02	
Total ledger assets		$ 885,007.56

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value		$ 15,617.10
Total admitted assets		$ 900,624.66

LIABILITIES.

Gross losses adjusted and unpaid	$ 55,796.00	
Gross claims for losses in process of adjustment	3,000.00	
Net amount of unpaid losses and claims		$ 58,796.00
Unearned premiums on fire risks, running one year or less	$ 260,288.10	
Unearned premiums on fire risks, running more than one year	162,441.10	
Total unearned premiums as computed above		423,729.20
Unpaid dividends due stockholders		13,475.00
Return premiums		1,200.00
Re-insurance premiums		1,800.00
Reserve for contingencies		15,000.00
Total liabilities, except capital		$ 514,000.20
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	136,624.46	
Surplus as regards policy-holders		386,624.46
Total liabilities		$ 900,624.66

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 61,407,514.00	$ 875,616.48
Written or renewed during the year	53,333,664.00	902,485.96
Total	$ 114,741,178.00	$ 1,778,102.44
Deduct those expired and marked off as terminated	57,759,329.00	861,904.06
In force at the end of the year 1905	$ 56,981,849.00	$ 916,198.38
Deduct amount re-insured	5,029,738.00	95,684.72
Net amount in force December 31, 1905	$ 51,952,111.00	$ 820,513.66

	Marine and Inland.	*Premiums.*
Written during the year	$ 4,941,942.00	$ 23,614.92
Total	$ 4,941,942.00	$ 23,614.92
Deduct those expired and marked off as terminated	4,941,942.00	23,614.92

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 35,066,514.00	$ 520,576.20	$ 260,288.10
In 1903	3 years	One-sixth	5,924,705.00	77,143.94	12,857.32
In 1904	3 years	One-half	4,192,815.00	90,983.80	45,491.90
In 1905	3 years	Five-sixths	4,971,071.00	109,528.92	91,274.10
In 1901	5 years	One-tenth	397,134.00	3,804.83	380.48
In 1902	5 years	Three-tenths	16,200.00	163.14	48.94
In 1903	5 years	One-half	243,794.00	6,300.19	3,150.09
In 1904	5 years	Seven-tenths	374,711.00	3,045.52	2,131.86
In 1905	5 years	Nine-tenths	765,167.00	9,007.12	8,106.41
Total			$ 51,952,111.00	$ 820,513.66	$ 423,729.20

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 364,007.30
Losses incurred during 1905—ocean marine	6,912.81
Largest amount written on any one risk	20,000.00
Stock owned by directors at par value	72,100.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 520,730.41
Premiums received	10,514.41
Losses paid	3,606.99
Losses incurred	2,613.34
Losses now unpaid	106.35

TRADERS INSURANCE COMPANY OF ILLINOIS.

Incorporated February, 1865. Commenced Business May, 1872.

THIES J. LEFENS, President. S. A. ROTHERMEL, Secretary.

Home Office, 122 Monroe Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,848,187.46

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,309,688.64	
Deduct re-insurance, rebate, abatement and return premiums	724,193.98	
Received for premiums other than perpetuals		1,585,494.66
Interest on mortgage loans	$ 13,018.57	
Interest on bonds and dividends on stocks	88,420.46	
Interest from all other sources	8,034.67	
Rents from company's property	2,825.00	
Total interest and rents		112,298.70
Profit on sale or maturity of ledger assets		112,398.25
Profit and loss		528.59
Total income		$ 1,810,720.20
Sum of both amounts		$ 4,658,907.66

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 923,524.93	
Deduct amount received for salvage and from re-insurance in other companies	150,271.57	
Net amount paid for losses		773,253.36
Paid stockholders for interest or dividends		50,000.00
Commissions or brokerage		382,906.25
Salaries, fees and all other charges of officers, clerks, agents and other employees		96,636.55

Taxes on real estate		$ 349.91
All other taxes, licenses and Insurance Department fees		58,118.74
Rents		9,320.00
Repairs and expenses (other than taxes on real estate)		603.02
Loss on sales or maturity of ledger assets		23,130.00
Printing, supplies and postage		15,420.00
Advertising		762.45
Traveling and miscellaneous expenses		38,388.81
Total disbursements during the year		$ 1,448,889.69
Balance December 31, 1905		$ 3,210,017.97

LEDGER ASSETS.

Book value of real estate	$ 25,399.84	
Mortgage loans on real estate	316,566.67	
Book value of bonds and stocks	1,964,568.63	
Cash in company's office	1,816.74	
Deposited in banks	621,473.50	
Agents' balances, representing business written subsequent to October 1, 1905	241,216.67	
Agents' balances, representing business written prior to October 1, 1905	10,978.51	
Net amount due on local agency account	27,997.41	
Total ledger assets		$ 3,210,017.97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 6,540.37	
Interest accrued on bonds and stocks	4,061.67	
Rents accrued	148.00	
Total		10,760.04
Market value of bonds and stocks over book value		47,476.67
Gross assets		$ 3,268,254.68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	10,978.51
Total admitted assets	$ 3,257,276.17

LIABILITIES.

Gross losses adjusted and unpaid	$ 24,284.94	
Gross claims for losses in process of adjustment	87,198.08	
Gross claims for losses resisted	2,575.00	
Total	$ 114,058.02	
Deduct re-insurance due or accrued	23,892.55	
Net amount of unpaid losses and claims		$ 90,165.47
Unearned premiums on fire risks, running one year or less	$ 545,409.19	
Unearned premiums on fire risks, running more than one year	740,827.18	
Total unearned premiums as computed above		1,286,236.37
Commissions, brokerage and other charges due to agents and brokers		4,843.05
Total liabilities, except capital		$ 1,381,244.89
Capital actually paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,376,031.28	
Surplus as regards policy-holders		1,876,031.28
Total liabilities		$ 3,257,276.17

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 198,356,684.00	$ 2,529,850.51
Written or renewed during the year	172,659,534.00	2,309,688.64
Total	$ 371,016,218.00	$ 4,839,539.15
Deduct those expired and marked off as terminated	153,694,493.00	2,079,543.40
In force at the end of the year 1905	$ 217,321,725.00	$ 2,759,995.75
Deduct amount re-insured	22,879,855.00	339,674.47
Net amount in force December 31, 1905	$ 194,441,870.00	$ 2,420,321.28

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 79,755,178.00	$1,090,818.38	$ 545,409.19
In 1904	2 years	One-fourth	874,077.00	10,526.35	2,631.58
In 1905	2 years	Three-fourths	852,022.00	11,723.11	8,792.33
In 1903	3 years	One-sixth	20,252,451.00	221,155.84	36,859.30
In 1904	3 years	One-half	25,482,799.00	280,078.23	140,039.11
In 1905	3 years	Five-sixths	29,752,082.00	338,876.52	282,397.10
In 1902	4 years	One-eighth	969,338.00	6,540.20	817.53
In 1903	4 years	Three-eighths	1,123,125.00	10,279.08	3,854.64
In 1904	4 years	Five-eighths	1,148,997.00	10,125.29	6,328.30
In 1905	4 years	Seven-eighths	1,378,146.00	12,900.24	11,287.71
In 1901	5 years	One-tenth	5,218,131.00	58,834.20	5,883.42
In 1902	5 years	Three-tenths	5,224,976.00	67,377.88	20,213.36
In 1903	5 years	One-half	5,866,017.00	74,847.19	37,423.59
In 1904	5 years	Seven-tenths	7,313,052.00	96,578.32	67,604.81
In 1905	5 years	Nine-tenths	9,231,479.00	129,660.45	116,694.40
Total			$194,441,870.00	$2,420,321.28	$ 1,286,236.37

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 731,477.60
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	165,500.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,334,802.00
Premiums received	20,685.56
Losses paid	11,652.59
Losses incurred	12,745.07
Losses now unpaid	1,089.50

UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April 1, 1824. Commenced Business April 9, 1824.

A. R. PIERSON, President. W. W. UNDERHILL, Secretary.

Home Office, 46 Pine Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of net or ledger assets December 31, 1904	$ 715,322.58

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 971,909.84	$ 21.63	
Deduct re-insurance, rebate, abatement and return premiums	286,003.10		
Total premiums	$ 685,906.74	$ 21.63	
Received for premiums other than perpetuals			685,928.37
Interest on mortgage loans		$ 11,385.00	
Interest on bonds and dividends on stocks		9,258.08	
Rents from company's property		4,406.00	
Total interest and rents			25,049.08
Total income			$ 710,977.45
Sum of both amounts			$ 1,426,300.03

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 438,936.05	$ 2,173.57	
Deduct amount received for salvage and from re-insurance in other companies	81,689.99	2,181.30	
	$ 357,246.06	$ 7.73	
Net amount paid for losses			357,238.33
Commissions or brokerage			235,455.68
Salaries, fees and all other charges of officers, clerks, agents and other employees			19,080.16
Taxes on real estate			562.15
All other taxes, licenses and Insurance Department fees			10,820.94
Rents			1,200.00
Repairs and expenses (other than taxes on real estate)			1,970.21
Loss on sales or maturity of ledger assets—Philippine certificate			199.12
Advertising, printing and stationery			282.80
Sundry expenses			1,772.48
Total disbursements during the year			$ 628,581.87
Balance December 31, 1905			$ 797,718.16

LEDGER ASSETS.

Book value of real estate	$ 45,303.80
Mortgage loans on real estate	238,700.00
Book value of bonds and stocks	375,078.00
Cash in company's office	367.41

Deposited in banks	$ 33,729.03	
Agents' balances, representing business written subsequent to October 1, 1905	104,539.92	
Total ledger assets		$ 797,718.16

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 898.00	
Interest accrued on bonds and stocks	2,404.00	
Interest accrued on other assets	1,422.81	
Total		4,724.81
Market value of real estate over book value		10,696.20
Re-insurance due from other companies on losses paid		4,277.47
Gross assets		$ 817,416.64

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks		3,228.00
Total admitted assets		$ 814,188.64

LIABILITIES.

Gross losses adjusted and unpaid	$ 14,007.86	
Gross claims for losses in process of adjustment	45,015.09	
Gross claims for losses resisted	5,980.97	
Total	$ 65,003.92	
Deduct re-insurance due or accrued	7,252.98	
Net amount of unpaid losses and claims		$ 57,750.94
Unearned premiums on fire risks, running one year or less	$ 271,610.86	
Unearned premiums on fire risks, running more than one year	172,372.41	
Total unearned premiums as computed above		443,983.27
Salaries, rents, etc., due and accrued		200.00
Total liabilities, except capital		$ 501,934.21
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	62,254.43	
Surplus as regards policy-holders		312,254.43
Total liabilities		$ 814,188.64

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 77,896,854.00	$ 934,373.36
Written or renewed during the year	65,467,683.00	971,909.84
Total	$ 143,364,537.00	$ 1,906,283.20
Deduct those expired and marked off as terminated	59,033,987.00	853,562.46
In force at the end of the year 1905	$ 84,330,550.00	$ 1,052,720.74
Deduct amount re-insured	13,676,897.00	176,492.06
Net amount in force December 31, 1905	$ 70,653,653.00	$ 876,228.68

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 40,522,908.00	$ 543,221.73	$ 271,610.86
In 1904	2 years	One-fourth	180,942.00	1,957.88	489.47
In 1905	2 years	Three-fourths	36,857.00	159.65	119.73
In 1903	3 years	One-sixth	8,041,621.00	74,519.57	12,419.93
In 1904	3 years	One-half	7,190,008.00	87,910.23	43,955.11

In 1905	3 years	Five-sixths	$ 7,783,039.00	$ 87,171.90	$ 72,643.25
In 1902	4 years	One-eighth	31,220.00	271.23	33.90
In 1903	4 years	Three-eighths	34,400.00	360.58	135.21
In 1904	4 years	Five-eighths	28,515.00	251.92	157.45
In 1905	4 years	Seven-eighths	23,077.00	489.61	428.40
In 1901	5 years	One-tenth	735,417.00	8,472.71	847.27
In 1902	5 years	Three-tenths	1,683,902.00	19,512.30	5,853.69
In 1903	5 years	One-half	1,882,247.00	20,464.64	10,232.32
In 1904	5 years	Seven-tenths	1,355,235.00	16,307.97	11,415.60
In 1905	5 years	Nine-tenths	1,124,265.00	15,156.76	13,641.08
Total			$ 70,653,653.00	$ 876,228.68	$ 443,983.27

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 373,470.00
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	138,700.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 401,373.00
Premiums received	10,657.35
Losses paid	5,954.31
Losses incurred	5,327.51
Losses now unpaid	543.49

UNITED FIREMEN'S INSURANCE COMPANY OF PENNSYLVANIA.

Incorporated April 1, 1860. Commenced Business April 2, 1861.

ROBERT B. BEATH, President. DENNIS J. SWEENY, Secretary.

Home Office, 419 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,720,760.85

INCOME.

	Fire.	
Gross premiums received during the year	$ 664,045.92	
Deduct re-insurance, rebate, abatement and return premiums	135,191.20	
Received for premiums other than perpetuals		528,854.72
Deposit premiums received on perpetual risks		41,142.08
Interest on mortgage loans	$ 20,660.35	
Interest on collateral loans	547.99	
Interest on bonds and dividends on stocks	47,981.62	
Interest from all other sources	635.90	
Rents from company's property	5,756.51	
Total interest and rents		75,582.37

Profit on sale or maturity of ledger assets		$ 7,523.01
Profit and loss		2.29
Total income		$ 653,104.47
Sum of both amounts		$ 2,373,865.32

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 256,193.55	
Deduct amount received for salvage and from re-insurance in other companies	25,075.44	
Net amount paid for losses		231,118.11
Deposit premiums returned		25,500.00
Paid stockholders for interest or dividends		30,000.00
Commissions or brokerage		130,048.59
Salaries, fees and all other charges of officers, clerks, agents and other employees		35,637.47
Taxes on real estate		2,475.44
Taxes, licenses and Insurance Department fees		13,605.51
Repairs and expenses (other than taxes on real estate)		6,725.38
Loss on sales or maturity of ledger assets		1,360.65
Advertising and printing		5,693.19
Maps and traveling		9,006.43
Miscellaneous expenses		17,058.14
Legal expenses		194.95
Total disbursements during the year		$ 508,423.86
Balance December 31, 1905		$ 1,865,441.46

LEDGER ASSETS.

Book value of real estate	$ 185,429.80	
Mortgage loans on real estate	328,452.00	
Loans secured by pledge of bonds, stocks or other collateral	63,000.00	
Book value of bonds and stocks	1,150,322.00	
Cash in company's office	7,193.33	
Deposited in banks	59,124.94	
Agents' balances, representing business written subsequent to October 1, 1905	69,051.34	
Agents' balances, representing business written prior to October 1, 1905	93.79	
Deposit with Philadelphia Underwriters' Association	100.00	
Perpetual deposits in course of collection	2,674.26	
Total ledger assets		$ 1,865,441.46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 4,644.65	
Interest accrued on collateral loans	510.57	
Interest accrued on other assets	162.42	
Total		5,317.64
Market value of bonds and stocks over book value		31,630.00
Due from other companies for re-insurance on paid losses		972.00
Gross assets		$ 1,903,361.10

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 93.79	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	12,929.80	
Total		13,023.59
Total admitted assets		$ 1,890,337.51

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,480.77	
Gross claims for losses in process of adjustment	19,415.92	
Gross claims for losses resisted	1,000.00	
Total	$ 35,896.69	
Deduct re-insurance due or accrued	2,840.90	
Net amount of unpaid losses and claims		$ 33,055.79
Unearned premiums on fire risks, running one year or less	$ 184,353.04	
Unearned premiums on fire risks, running more than one year	253,307.17	
Total unearned premiums as computed above		437,660.21
Amount reclaimable on perpetual fire insurance policies		881,545.36
Salaries, rents, etc., due and accrued		12,379.48
Total liabilities, except capital		$ 1,364,640.84
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	225,696.67	
Surplus as regards policy-holders		525,696.67
Total liabilities		$ 1,890,337.51

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 72,848,218.00	$ 795,633.51
Written or renewed during the year	55,190,808.00	664,045.92
Total	$ 128,039,026.00	$ 1,459,679.43
Deduct those expired and marked off as terminated	45,560,192.00	550,062.73
In force at the end of the year 1905	$ 83,478,834.00	$ 909,616.70
Deduct amount re-insured	6,321,972.00	85,247.15
Net amount in force December 31, 1905	$ 76,156,862.00	$ 824,369.55

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 27,573,264.00	$ 368,706.07	$ 184,353.04
In 1904	2 years	One-fourth	205,695.00	2,225.86	556.46
In 1905	2 years	Three-fourths	233,225.00	2,589.02	1,941.77
In 1903	3 years	One-sixth	5,779,202.00	56,497.58	9,416.26
In 1904	3 years	One-half	7,686,345.00	77,504.19	38,752.10
In 1905	3 years	Five-sixths	9,260,112.00	92,756.68	77,297.22
In 1902	4 years	One-eighth	435,068.00	2,620.24	327.53
In 1903	4 years	Three-eighths	257,942.00	2,213.07	829.90
In 1904	4 years	Five-eighths	286,333.00	2,290.31	1,431.45
In 1905	4 years	Seven-eighths	312,579.00	2,763.59	2,418.15
In 1901	5 years	One-tenth	3,167,441.00	31,349.38	3,134.94
In 1902	5 years	Three-tenths	3,931,466.00	34,523.98	10,357.20
In 1903	5 years	One-half	3,558,433.00	31,654.33	15,827.16
In 1904	5 years	Seven-tenths	4,572,201.00	43,626.87	30,538.80
In 1905	5 years	Nine-tenths	6,075,081.00	55,443.23	49,898.90
Over 5 years		Pro rata	2,822,475.00	17,605.15	10,579.33
Total			$ 76,156,862.00	$ 824,369.55	$ 437,660.21
Perpetual risks			43,420,246.00	976,601.81	881,545.36
Grand total			$ 119,577,108.00	$ 1,800,971.36	$ 1,319,205.57

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 232,051.94
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	88,480.00

VIRGINIA FIRE AND MARINE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 14, 1832. Commenced Business March 14, 1832.

WILLIAM H. PALMER, President. WILLIAM H. MCCARTHY, Secretary.

Home Office, 1015 East Main Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,041,175.21

INCOME.

	Fire.	
Gross premiums received during the year	$ 803,404.29	
Deduct re-insurance, rebate, abatement and return premiums	226,909.69	
Received for premiums other than perpetuals		576,494.60
Interest on mortgage loans	$ 4,289.15	
Interest on collateral loans	1,317.57	
Interest on bonds and dividends on stocks	31,688.00	
Interest from all other sources	80.00	
Rents from company's property	5,125.84	
Total interest and rents		42,500.56
Profit on sale or maturity of ledger assets		945.21
Total income		$ 619,940.37
Sum of both amounts		$ 1,661,115.58

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 430,515.39	
Deduct amount received for salvage and from re-insurance in other companies	91,136.55	
Net amount paid for losses		339,378.84
Paid stockholders for interest or dividends		20,000.00
Commissions or brokerage		112,677.16
Salaries, fees and all other charges of officers, clerks, agents and other employees		20,370.00
Taxes on real estate		2,970.88
All other taxes, licenses and Insurance Department fees		15,709.02
Repairs and expenses (other than taxes on real estate)		799.51
Loss on sales or maturity of ledger assets		61.80
Advertising		3,345.52
General expenses		6,655.09
Litigations, $4,022.55; supplies, $4,371.98		8,394.53
Boards and associations		10,980.68
Inspections		2,578.92
Total disbursements during the year		$ 543,921.95
Balance December 31, 1905		$ 1,117,193.63

LEDGER ASSETS.

Book value of real estate	$ 85,485.00
Mortgage loans on real estate	66,070.45
Loans secured by pledge of bonds, stocks or other collateral	4,045.00
Book value of bonds and stocks	785,284.82

Cash in company's office	$ 12,078.23	
Deposited in banks	65,955.73	
Agents' balances, representing business written subsequent to October 1, 1905	96,519.50	
Bills receivable, taken for fire risks	1,754.90	
Total ledger assets		$ 1,117,193.63

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 879.30	
Rents accrued	126.00	
Total		1,005.30
Market value of bonds and stocks over book value		16,448.18
Total admitted assets		$ 1,134,647.11

LIABILITIES.

Gross losses adjusted and unpaid	$ 41,200.00	
Gross claims for losses in process of adjustment	20,300.00	
Gross claims for losses resisted	12,150.00	
Total	$ 73,650.00	
Deduct re-insurance due or accrued	12,600.00	
Net amount of unpaid losses and claims		$ 61,050.00
Unearned premiums on fire risks, running one year or less	$ 204,533.86	
Unearned premiums on fire risks, running more than one year	269,492.88	
Total unearned premiums as computed above		474,026.74
Total liabilities, except capital		$ 535,076.74
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	349,570.37	
Surplus as regards policy-holders		599,570.37
Total liabilities		$ 1,134,647.11

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 54,419,419.00	$ 1,030,916.85
Written or renewed during the year	44,579,746.00	803,404.29
Total	$ 98,999,165.00	$ 1,834,321.14
Deduct those expired or marked off as terminated	42,286,398.00	783,305.71
In force at the end of the year 1905	$ 56,712,767.00	$ 1,051,015.43
Deduct amount re-insured	6,221,926.00	131,197.30
Net amount in force December 31, 1905	$ 50,490,841.00	$ 919,818.13

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 22,136,261.00	$ 409,067.72	$ 204,533.86
In 1904	2 years	One-fourth	75,700.00	842.59	210.65
In 1905	2 years	Three-fourths	75,621.00	849.80	637.35
In 1903	3 years	One-sixth	5,608,876.00	90,332.63	15,055.44
In 1904	3 years	One-half	6,741,016.00	108,863.23	54,431.62
In 1905	3 years	Five-sixths	7,279,120.00	113,209.49	94,341.25
In 1902	4 years	One-eighth	31,600.00	254.70	31.84
In 1903	4 years	Three-eighths	72,412.00	602.34	225.88
In 1904	4 years	Five-eighths	79,700.00	725.31	453.31
In 1905	4 years	Seven-eighths	95,000.00	728.30	637.28
In 1901	5 years	One-tenth	1,561,213.00	36,970.80	3,697.08

In 1902----5 years----------Three-tenths----------	$ 1,385,280.00	$ 33,078.91	$ 9,923.67
In 1903----5 years----------One-half----------	1,590,747.00	35,029.50	17,514.75
In 1904----5 years----------Seven-tenths----------	1,709,111.00	40,018.82	28,013.17
In 1905----5 years----------Nine-tenths----------	2,049,184.00	49,243.99	44,319.59
Total----------	$ 50,490,841.00	$ 919,818.13	$ 474,026.74

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire----------	$ 345,584.00
Largest amount written on any one risk----------	20,000.00
Stock owned by directors at par value----------	15,420.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written----------	$ 3,847,687.00
Premiums received----------	78,119.51
Losses paid----------	56,523.23
Losses incurred----------	57,398.00
Losses now unpaid----------	7,665.00

VIRGINIA STATE INSURANCE COMPANY OF VIRGINIA.

Incorporated December 15, 1865. Commenced Business March 14, 1866.

GEORGE L. CHRISTIAN, President. ROBERT LECKY, JR., Secretary.

Home Office, Main and Fifth Streets, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of net or ledger assets December 31, 1904----------	$ 641,594.61

INCOME.

	Fire.	
Gross premiums received during the year----------	$ 638,646.32	
Deduct re-insurance, rebate, abatement and return premiums----------	189,821.48	
Received for premiums other than perpetuals----------		448,824.84
Interest on mortgage loans----------	$ 2,376.72	
Interest on collateral loans----------	30.22	
Interest on bonds and dividends on stocks----------	14,393.25	
Interest from all other sources----------	40.34	
Rents from company's property----------	6,538.63	
Total interest and rents----------		23,379.16
Borrowed money----------		50,000.00
Total income----------		$ 522,204.00
Sum of both amounts----------		$ 1,163,798.61

DISBURSEMENTS.

	Fire.	
Gróss amount paid for losses	$ 369,884.95	
Deduct amount received for salvage and from re-insurance in other companies	16,064.89	
Net amount paid for losses		$ 353,820.06
Paid stockholders for interest or dividends (amount declared during the year $12,000.00)		11,986.50
Insurance fees		350.56
Telegrams		631.41
Commissions or brokerage		99,540.16
Salaries, fees and all other charges of officers, clerks, agents and other employees		25,518.76
Taxes on real estate		556.85
All other taxes, licenses and Insurance Department fees		7,207.46
Rents		2,475.00
Repairs and expenses (other than taxes on real estate)		2,692.04
Loss on sales or maturity of ledger assets		2,996.08
Advertising, printing and stationery		5,316.80
Miscellaneous expenses		8,288.11
Postage, $1,844.85; loss and gain, $295.36		2,304.35
Office supplies		2,140.21
All other expenditures		7,881.31
Total disbursements during the year		$ 533,705.66
Balance December 31, 1905		$ 630,092.95

LEDGER ASSETS.

Book value of real estate	$ 114,478.17	
Mortgage loans on real estate	41,262.22	
Loans secured by pledge of bonds, stocks or other collateral	3,890.44	
Book value of bonds and stocks	348,254.34	
Cash in company's office	9,923.45	
Deposited in banks	10,249.66	
Agents' balances, representing business written subsequent to October 1, 1905	88,570.94	
Bills receivable, taken for fire risks	819.73	
Open accounts	4,084.75	
Brokerage premiums	4,617.75	
Furniture and fixtures	3,941.50	
Total ledger assets		$ 630,092.95

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 723.40	
Interest accrued on bonds and stocks	6,415.58	
Interest accrued on collateral loans	24.00	
Interest accrued on other assets	557.02	
Total		7,720.00
Market value of real estate over book value		2,109.51
Market value of bonds and stocks over book value		59,667.16
Gross assets		$ 699,589.62

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	3,941.50
Total admitted assets	$ 695,648.12

LIABILITIES.

Gross losses adjusted and unpaid	$ 25,756.54	
Gross claims for losses in process of adjustment	25,252.72	
Total	$ 51,009.26	
Deduct re-insurance due or accrued	7,276.59	
Net amount of unpaid losses and claims		$ 43,732.67
Unearned premiums on fire risks, running one year or less	$ 154,174.99	
Unearned premiums on fire risks, running more than one year	110,291.97	
Total unearned premiums as computed above		264,466.96
Unpaid dividends due stockholders		252.50
Re-insurance premiums		10,965.44
Due and to become due for borrowed money		50,000.00
Total liabilities, except capital		$ 369,417.57
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	126,230.55	
Surplus as regards policy-holders		326,230.55
Total liabilities		$ 695,648.12

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 32,809,405.00	$ 557,952.82
Written or renewed during the year	36,848,657.00	638,646.32
Total	$ 69,658,062.00	$ 1,196,599.14
Deduct those expired and marked off as terminated	34,327,843.00	596,484.39
In force at the end of the year 1905	$ 35,330,219.00	$ 600,114.75
Deduct amount re-insured	4,965,910.00	95,100.36
Net amount in force December 31, 1905	$ 30,364,309.00	$ 505,014.39

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 15,578,210.00	$ 308,349.98	$ 154,174.99
In 1904	2 years	One-fourth	15,140.00	213.91	53.48
In 1905	2 years	Three-fourths	71,064.00	812.68	609.51
In 1903	3 years	One-sixth	3,564,646.00	49,472.64	8,245.44
In 1904	3 years	One-half	4,486,690.00	55,962.81	27,981.40
In 1905	3 years	Five-sixths	5,331,608.00	75,079.48	62,566.23
In 1902	4 years	One-eighth	1,900.00	15.00	1.88
In 1903	4 years	Three-eighths	5,900.00	87.32	32.75
In 1904	4 years	Five-eighths	6,250.00	101.12	63.20
In 1905	4 years	Seven-eighths	4,650.00	141.50	123.81
In 1901	5 years	One-tenth	62,705.00	102.67	10.27
In 1902	5 years	Three-tenths	92,770.00	1,091.06	327.32
In 1903	5 years	One-half	426,832.00	2,608.19	1,304.09
In 1904	5 years	Seven-tenths	247,070.00	4,529.27	3,170.50
In 1905	5 years	Nine-tenths	468,874.00	6,446.76	5,802.09
Total			$ 30,364,309.00	$ 505,014.39	$ 264,466.96

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 224,497.45
Largest amount written on any one risk	30,000.00
Stock owned by directors at par value	60,275.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,569,752.00
Premiums received	34,525.26
Losses paid	18,067.63
Losses incurred	17,635.86
Losses now unpaid	2,485.39

WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated as a Mutual, March 14, 1837. Commenced Business as a Joint Stock, January, 1870.

GEORGE R. CRAWFORD, President. MORELL O. BROWN, Secretary.

Home Office, 100 William Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of net or ledger assets December 31, 1904	$ 3,333,488.82

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,735,333.98	
Deduct re-insurance, rebate, abatement and return premiums	642,513.89	
Received for premiums other than perpetuals		2,092,820.09
Interest on mortgage loans	$ 16,503.89	
Interest on bonds and dividends on stocks	74,579.00	
Interest from all other sources	36,160.39	
Rents from company's property	1,725.85	
Total interest and rents		128,969.13
Profit on sale or maturity of ledger assets		116,063.92
Total income		$ 2,337,853.14
Sum of both amounts		$ 5,671,341.96

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,120,112.35	
Deduct amount received for salvage and from re-insurance in other companies	161,679.27	
Net amount paid for losses		958,433.08
Paid stockholders for interest or dividends		60,000.00
Commissions or brokerage		441,222.79
Salaries, fees and all other charges of officers, clerks, agents and other employees		139,763.00
Taxes, licenses and Insurance Department fees		14,704.51
Rents		676.40
Repairs and expenses (other than taxes on real estate)		53,926.58
Postage		13,695.43
Advertising, printing and stationery		16,204.46
Telegraph, telephone and express		3,882.39
Fire patrols and salvage corps		5,657.16

Maps		$ 7,599.04
General agency, traveling and all other expenses		131,797.64
Total disbursements during the year		$ 1,857,562.49
Balance December 31, 1905		$ 3,813,779.47

LEDGER ASSETS.

Book value of real estate	$ 29,676.25	
Mortgage loans on real estate	241,785.00	
Book value of bonds and stocks	3,051,681.06	
Cash in company's office	3,247.66	
Deposited in banks	163,420.92	
Agents' balances, representing business written subsequent to October 1, 1905	305,589.88	
Agents' balances, representing business written prior to October 1, 1905	18,378.70	
Total ledger assets		$ 3,813,779.49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,637.72	
Interest accrued on bonds and stocks	20,375.00	
Total		23,012.72
Market value of bonds and stocks over book value		235,068.94
Gross assets		$ 4,071,861.13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	18,378.70
Total admitted assets	$ 4,053,482.43

LIABILITIES.

Gross losses adjusted and unpaid	$ 55,153.37	
Gross claims for losses in process of adjustment	126,686.11	
Gross claims for losses resisted	17,770.00	
Total	$ 199,609.48	
Deduct re-insurance due or accrued	18,468.04	
Net amount of unpaid losses and claims		$ 181,141.44
Unearned premiums on fire risks, running one year or less	$ 694,396.53	
Unearned premiums on fire risks, running more than one year	1,135,056.09	
Total unearned premiums as computed above		1,829,452.62
Salaries, rents, etc., due and accrued		25,250.37
Re-insurance premiums		10,420.50
Total liabilities, except capital		$ 2,046,264.93
Capital actually paid up in cash	$ 300,000.00	
Surplus over all liabilities	1,707,217.50	
Surplus as regards policy-holders		2,007,217.50
Total liabilities		$ 4,053,482.43

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 375,415,901.00	$ 3,856,265.61
Written or renewed during the year	234,204,306.00	2,735,333.98
Total	$ 609,620,207.00	$ 6,591,599.59
Deduct those expired and marked off as terminated	229,393,318.00	2,637,161.63
In force at the end of the year 1905	$ 380,226,889.00	$ 3,954,437.96
Deduct amount re-insured	38,504,059.00	405,146.67
Net amount in force December 31, 1905	$ 341,722,830.00	$ 3,549,291.29

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 108,136,885.00	$ 1,388,793.06	$ 694,396.53
In 1904	2 years	One-fourth	659,397.00	9,199.98	2,299.99
In 1905	2 years	Three-fourths	508,522.00	7,943.66	5,957.74
In 1903	3 years	One-sixth	55,915,712.00	479,371.71	79,895.28
In 1904	3 years	One-half	61,420,776.00	531,026.74	265,513.37
In 1905	3 years	Five-sixths	68,315,059.00	590,549.95	492,124.96
In 1902	4 years	One-eighth	633,668.00	5,284.37	660.55
In 1903	4 years	Three-eighths	734,856.00	6,814.99	2,555.61
In 1904	4 years	Five-eighths	817,151.00	6,970.97	4,356.85
In 1905	4 years	Seven-eighths	924,148.00	8,055.58	7,048.62
In 1901	5 years	One-tenth	8,396,913.00	92,354.14	9,235.41
In 1902	5 years	Three-tenths	7,955,054.00	94,105.90	28,231.77
In 1903	5 years	One-half	7,929,673.00	91,829.80	45,914.90
In 1904	5 years	Seven-tenths	9,090,811.00	109,052.33	76,336.63
In 1905	5 years	Nine-tenths	10,218,725.00	126,867.68	114,180.91
Over five years		Pro rata	65,480.00	1,070.43	743.50
Total			$ 341,722,830.00	$ 3,549,291.29	$ 1,829,452.62

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 958,927.63
Largest amount written on any one risk	100,000.00
Stock owned by directors at par value	96,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,312,277.00
Premiums received	20,293.73
Losses paid	12,421.18
Losses incurred	11,703.45
Losses now unpaid	1,901.79

WILLIAMSBURG CITY FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1853. Commenced Business March, 1853.

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

Home Office, 13 Broadway, Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of net or ledger assets December 31, 1904		$ 2,493,660.60

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,483,464.29	
Deduct re-insurance, rebate, abatement and return premiums	299,963.11	
Received for premiums other than perpetuals		1,183,501.18
Interest on mortgage loans	$ 10,587.75	
Interest on collateral loans	2,024.16	
Interest on bonds and dividends on stocks	50,088.06	
Interest from all other sources	6,768.67	
Rents from company's property	57,212.88	
Total interest and rents		126,681.52
Profit on sale or maturity of ledger assets		127,361.00
Total income		$ 1,437,543.70
Sum of both amounts		$ 3,931,204.30

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 612,166.62	
Deduct amount received for salvage and from re-insurance in other companies	74,066.21	
Net amount paid for losses		538,100.41
Paid stockholders for interest or dividends		75,000.00
Commissions or brokerage		297,461.90
Salaries, fees and all other charges of officers, clerks, agents and other employees		100,595.36
Taxes on real estate		10,710.64
All other taxes, licenses and Insurance Department fees		21,594.64
Rents		17,000.00
Repairs and expenses (other than taxes on real estate)		20,432.20
All other expenditures		64,186.75
Total disbursements during the year		$ 1,145,081.90
Balance December 31, 1905		$ 2,786,122.40

LEDGER ASSETS.

Book value of real estate	$ 672,929.76	
Mortgage loans on real estate	237,100.00	
Loans secured by pledge of bonds, stocks or other collateral	44,250.00	
Book value of bonds and stocks	1,371,833.59	
Cash in company's office	5,767.16	
Deposited in banks	296,134.92	
Agents' balances representing business written subsequent to October 1, 1905	157,483.77	
Agents' balances representing business written prior to October 1, 1905	623.20	
Total ledger assets		$ 2,786,122.40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 1,568.95	
Interest due and accrued on bonds and stocks	12,556.92	
Interest accrued on collateral loans	184.37	
Interest due on other assets	4,577.07	
Rents due and accrued	5,311.45	
Total		$ 24,198.76
Market value of bonds and stocks over book value		41,511.41
Gross assets		$ 2,851,832.57

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	623.20
Total admitted assets	$ 2,851,209.37

LIABILITIES.

Gross losses adjusted and unpaid	$ 16,802.10	
Gross claims for losses in process of adjustment	73,043.90	
Gross claims for losses resisted	9,435.47	
Total	$ 99,281.47	
Deduct re-insurance due or accrued	8,947.78	
Net amount of unpaid losses and claims		$ 90,333.69
Unearned premiums on fire risks, running one year or less	$ 385,571.20	
Unearned premiums on fire risks, running more than one year	619,033.23	
Total unearned premiums as computed above		1,004,604.43
Salaries, rents, etc., due and accrued		7,693.66
Re-insurance premiums		6,484.56
Total liabilities, except capital		$ 1,109,116.34
Capital actually paid up in cash	$ 250,000.00	
Surplus over all liabilities	1,492,093.03	
Surplus as regards policy-holders		1,742,093.03
Total liabilities		$ 2,851,209.37

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 198,244,171.00	$ 1,986,737.21
Written or renewed during the year	138,112,784.00	1,483,464.29
Total	$ 336,356,955.00	$ 3,470,201.50
Deduct those expired and marked off as terminated	125,779,889.00	1,387,195.64
In force December 31, 1905	$ 210,577,066.00	$ 2,083,005.86
Deduct amount re-insured	17,560,824.00	155,308.36
Net amount in force December 31, 1905	$ 193,016,242.00	$ 1,927,697.50

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 65,221,294.00	$ 771,142.39	$ 385,571.20
In 1904	2 years	One-fourth	368,339.00	3,646.71	911.68
In 1905	2 years	Three-fourths	410,000.00	3,166.76	2,375.07
In 1903	3 years	One-sixth	29,430,437.00	242,357.01	40,392.83
In 1904	3 years	One-half	33,735,106.00	292,778.16	146,389.08
In 1905	3 years	Five-sixths	37,156,734.00	315,669.63	263,058.02
In 1902	4 years	One-eighth	366,734.00	3,257.02	407.13
In 1903	4 years	Three-eighths	366,558.00	3,496.08	1,311.03

In 1904	4 years	Five-eighths	$ 414,714.00	$ 4,329.73	$ 2,706.08
In 1905	4 years	Seven-eighths	364,343.00	3,446.82	3,015.97
In 1901	5 years	One-tenth	4,219,975.00	43,489.69	4,348.97
In 1902	5 years	Three-tenths	4,291,360.00	47,620.00	14,286.00
In 1903	5 years	One-half	4,895,802.00	54,194.21	27,097.10
In 1904	5 years	Seven-tenths	5,528,269.00	62,293.45	43,605.41
In 1905	5 years	Nine-tenths	6,246,577.00	76,809.84	69,128.86
Total			$ 193,016,242.00	$ 1,927,697.50	$ 1,004,604.43

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 536,964.18
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	52,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 364,850.00
Premiums received	6,363.54
Losses paid	7.27
Losses incurred	873.43
Losses now unpaid	866.16

FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

UNITED STATES BRANCH ATLAS ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated 1808. Commenced Business in United States, 1886.

United States Manager, FRANK LOCK.

United States Office, 49 Wall Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,320,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,806,572.82

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,937,429.80	
Deduct re-insurance, rebate, abatement and return premiums	507,460.74	
Received for premiums other than perpetuals		1,429,969.06
Interest on bonds and dividends on stocks	$ 48,674.86	
Interest from all other sources	1,781.09	
Total interest		50,455.95
Profit on sale or maturity of ledger assets		5,006.25
Total income		$ 1,485,431.26
Sum of both amounts		$ 3,292,004.08

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 725,908.14	
Deduct amount received for salvage and from re-insurance in other companies	64,726.29	
Net amount paid for losses		661,181.85
Remitted to home office		72,855.63
Commissions or brokerage		300,963.28
Salaries, fees and all other charges of officers, clerks, agents and other employees		116,231.27
Taxes, licenses and Insurance Department fees		48,883.31
Rents		11,324.38
Local boards		19,257.84
Advertising		9,405.73
Postage, telegrams and express charges		13,112.32
Traveling		31,483.44
Office and sundry expenses		29,638.30
Total disbursements during the year		$ 1,314,337.35
Balance December 31, 1905		$ 1,977,666.73

LEDGER ASSETS.

Book value of real estate	$ 33,878.81
Book value of bonds and stocks	1,567,226.42
Cash in company's office	5,933.39
Deposited in banks	160,886.85
Agents' balances, representing business written subsequent to October 1, 1905	190,861.02
Agents' balances, representing business written prior to October 1, 1905	5,580.68

Manchester Assurance Company	$ 13,231.14	
Sundry debtors	68.42	
Total ledger assets		$ 1,977,666.73

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks		19,786.63
Market value of real estate over book value		1,121.19
Gross assets		$ 1,998,574.44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 5,580.68	
Depreciation from book value of ledger assets to bring same to market value, viz.: National Bank of Illinois	631.37	
Bonds and stocks	42,931.42	
Total		49,143.47
Total admitted assets		$ 1,949,431.08

LIABILITIES.

Gross losses adjusted and unpaid	$ 11,510.91	
Gross claims for losses in process of adjustment	63,851.39	
Gross claims for losses resisted	4,875.00	
Total	$ 80,237.30	
Deduct re-insurance due or accrued	6,357.59	
Net amount of unpaid losses and claims		$ 73,879.71
Unearned premiums on fire risks, running one year or less	$ 530,300.51	
Unearned premiums on fire risks, running more than one year	515,434.55	
Total unearned premiums as computed above		1,045,735.06
Re-insurance premiums		14,715.19
Total liabilities, except capital		$ 1,134,329.96
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	615,101.12	
Surplus as regards policy-holders		815,101.12
Total liabilities		$ 1,949,431.08

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 156,678,627.00	$ 1,817,479.41
Written or renewed during the year	160,846,147.00	1,937,429.80
Total	$ 317,524,774.00	$ 3,754,909.21
Deduct those expired and marked off as terminated	133,840,643.00	1,578,343.48
In force at the end of the year 1905	$ 183,684,131.00	$ 2,176,565.73
Deduct amount re-insured	17,467,969.00	203,260.32
Net amount in force December 31, 1905	$ 166,216,162.00	$ 1,973,305.41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 82,631,077.00	$ 1,060,601.02	$ 530,300.51
In 1904	2 years	One-fourth	709,231.00	5,657.00	1,414.25
In 1905	2 years	Three-fourths	1,750,215.00	11,859.81	8,894.85
In 1903	3 years	One-sixth	18,635,797.00	177,425.04	29,570.84
In 1904	3 years	One-half	18,797,446.00	208,829.16	104,414.58
In 1905	3 years	Five-sixths	24,814,068.00	277,426.26	231,188.55

In 1902	4 years	One-eighth	$ 233,950.00	$ 1,588.04	$ 198.50
In 1903	4 years	Three-eighths	265,736.00	2,354.80	883.05
In 1904	4 years	Five-eighths	425,915.00	3,831.60	2,394.75
In 1905	4 years	Seven-eighths	502,198.00	3,732.33	3,265.79
In 1901	5 years	One-tenth	1,949,823.00	23,773.79	2,377.38
In 1902	5 years	Three-tenths	3,114,091.00	35,600.30	10,680.09
In 1903	5 years	One-half	2,866,243.00	33,981.15	16,990.58
In 1904	5 years	Seven-tenths	4,165,894.00	54,096.30	37,867.41
In 1905	5 years	Nine-tenths	5,354,478.00	72,548.81	65,293.93
Total			$ 166,216,162.00	$ 1,973,305.41	$ 1,045,735.06

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 623,166.62
Largest amount written on any one risk	134,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 523,130.00
Premiums received	10,683.62
Losses paid	3,511.37
Losses incurred	3,523.37
Losses now unpaid	12.00

BRITISH AMERICA ASSURANCE COMPANY OF DOMINION OF CANADA.

Incorporated February 13, 1833. Commenced Business June 19, 1835.

GEO. A. COX, President. P. H. SIMS, Secretary.

Home Office, 18-20 Front Street, East, Toronto, Canada.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,440,664.20

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 1,631,255.02	$ 246,987.02	
Deduct re-insurance, rebate, abatement and return premiums	378,656.89	40,513.87	
	$ 1,252,598.13	$ 206,473.15	
Received for premiums other than perpetuals			1,459,071.28
Interest on bonds and dividends on stocks			35,764.10
Total income			$ 1,494,835.38
Sum of both amounts			$ 2,935,499.58

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 724,554.64	$ 259,974.92	
Deduct amount received for salvage and from re-insurance in other companies	89,892.35	45,710.77	
	$ 634,662.29	$ 214,264.15	
Net amount paid for losses			$ 848,926.44
Remitted to home office			22,625.60
Commissions or brokerage			263,830.10
Salaries, fees and all other charges of officers, clerks, agents and other employees			72,138.87
Legal expenses			170.26
Taxes, licenses and Insurance Department fees			63,108.97
Board and patrol			30,834.16
Exchange			1,535.91
Maps			3,456.48
Advertising, printing and stationery			11,757.90
Office expenses, $7,246.32; postage, $8,590.23			15,836.55
Supervision			31,762.17
Telegraph and express, $1,731.98, traveling, $540.96			2,272.94
Various			6,338.27
Total disbursements during the year			$ 1,374,594.62
Balance December 31, 1905			$ 1,560,904.96

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,241,816.46	
Deposited in banks	118,370.67	
Agents' balances, representing business written subsequent to October 1, 1905	200,265.25	
Agents' balances, representing business written prior to October 1, 1905	452.58	
Total ledger assets		$ 1,560,904.96

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	12,638.94
Gross assets	$ 1,573,543.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 452.58	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	30,142.22	
Total		30,594.80
Total admitted assets		$ 1,542,949.10

LIABILITIES.

Gross losses adjusted and unpaid	$ 20,960.91	
Gross claims for losses in process of adjustment	57,663.56	
Gross claims for losses resisted	3,884.22	
Net amount of unpaid losses and claims		$ 82,508.69
Unearned premiums on fire risks, running one year or less	$ 499,617.20	
Unearned premiums on fire risks, running more than one year	409,464.92	
Unearned premiums on inland navigation risks	45,730.08	
Unearned premiums on unexpired marine risks	3,701.50	
Total unearned premiums as computed above		958,513.70
Total liabilities, except capital		$ 1,041,022.39

Statutory deposit	$ 200,000.00	
Surplus over all liabilities	301,926.71	
Surplus as regards policy-holders		$ 501,926.71
Total liabilities		$ 1,542,949.10

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 143,024,200.00	$ 1,825,533.09
Written or renewed during the year	133,008,136.00	1,631,255.02
Total	$ 276,032,336.00	$ 3,456,788.11
Deduct those expired and marked off as terminated	123,198,099.00	1,572,059.49
In force at the end of the year 1905	$ 152,834,237.00	$ 1,884,728.62
Deduct amount re-insured	10,569,565.00	114,476.38
Net amount in force December 31, 1905	$ 142,264,672.00	$ 1,770,252.24

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 2,737,252.00	$ 82,762.35
Written or renewed during the year	32,226,632.00	246,987.02
Total	$ 34,963,884.00	$ 329,749.37
Deduct those expired and marked off as terminated	31,981,103.00	234,587.71
In force at the end of the year 1905	$ 2,982,781.00	$ 95,161.66
Net amount in force December 31, 1905	$ 2,982,781.00	$ 95,161.66

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 74,759,417.00	$ 999,234.40	$ 499,617.20
In 1903	3 years	One-sixth	14,926,915.00	162,974.59	27,162.43
In 1904	3 years	One-half	17,698,828.00	194,861.83	97,430.92
In 1905	3 years	Five-sixths	19,709,247.00	204,176.29	170,146.91
In 1901	5 years	One-tenth	2,501,157.00	32,769.89	3,276.99
In 1902	5 years	Three-tenths	2,544,941.00	34,591.94	10,377.58
In 1903	5 years	One-half	2,848,215.00	42,820.65	21,410.32
In 1904	5 years	Seven-tenths	3,452,794.00	46,403.02	32,482.11
In 1905	5 years	Nine-tenths	3,823,158.00	52,419.63	47,177.66
Total			$ 142,264,672.00	$ 1,770,252.24	$ 909,082.12

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 620,319.99
Losses incurred during 1905—inland marine	160,844.99
Losses incurred during 1905—ocean marine	55,542.39
Largest amount written on any one risk	25,000.00
Stock owned by directors at par value	50,400.90

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 723,823.00	$ 10,327.00
Premiums received	14,283.72	581.36
Losses paid	7,553.11	
Losses incurred	5,233.11	
Losses now unpaid	10.00	

UNITED STATES BRANCH CALEDONIAN INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Incorporated 1805. Commenced Business in United States 1890.

United States Manager, CHARLES H. POST.

Head Office in United States, 50 and 52 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 1,790,538.34

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,934,238.48	
Deduct re-insurance, rebate, abatement and return premiums	555,567.02	
Received for premiums other than perpetuals		1,378,671.46
Interest on bonds and dividends on stocks	$ 40,000.93	
Rents from company's property	44,739.79	
Total interest and rents		84,740.72
Total income		$ 1,463,412.18
Sum of both amounts		$ 3,253,950.52

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 897,158.95	
Deduct amount received for salvage and from re-insurance in other companies	249,052.33	
Net amount paid for losses		648,106.62
Remitted to home office		161,442.05
Commissions or brokerage		325,410.24
Salaries, fees and all other charges of officers, clerks, agents and other employees		101,099.12
Taxes on real estate		4,873.14
All other taxes, licenses and Insurance Department fees		36,667.41
Rents		8,392.89
Repairs and expenses (other than taxes on real estate)		19,493.13
Loss on sales or maturity of ledger assets		15,607.42
Stationery, printing, supplies, maps, etc.		14,685.67
Traveling, etc.		13,611.99
Postage, express and telegrams		12,105.31
Advertising, office expenses and miscellaneous		22,473.42
Total disbursements during the year		$ 1,383,968.41
Balance December 31, 1905		$ 1,869,982.11

LEDGER ASSETS.

Book value of real estate	$ 434,489.53
Book value of bonds and stocks	1,048,972.07
Cash in company's office	1,015.81
Deposited in banks	175,822.46
Agents' balances, representing business written subsequent to October 1, 1905	189,432.62
Agents' balances, representing business written prior to October 1, 1905	8,595.66
Bills receivable, taken for risks	439.06

Re-insurance on losses paid	$ 6,735.82	
Due from other companies	4,479.08	
Total ledger assets		$ 1,869,982.11

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	11,134.14
Market value of bonds and stocks over book value	38,015.43
Gross assets	$ 1,919,131.68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	8,595.66
Total admitted assets	$ 1,910,536.02

LIABILITIES.

Gross losses adjusted and unpaid	$ 52,494.95	
Gross claims for losses in process of adjustment	57,594.91	
Gross claims for losses resisted	13,214.16	
Total	$ 123,304.02	
Deduct re-insurance due or accrued	13,866.06	
Net amount of unpaid losses and claims		$ 109,437.96
Unearned premiums on fire risks, running one year or less	$ 474,222.96	
Unearned premiums on fire risks, running more than one year	614,923.63	
Total unearned premiums as computed above		1,089,146.59
Re-insurance premiums		27,326.27
Contingent reserve		10,000.00
Total liabilities, except capital		$ 1,235,910.82
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	474,625.20	
Surplus as regards policy-holders		674,625.20
Total liabilities		$ 1,910,536.02

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 201,462,613.00	$ 2,197,314.38
Written or renewed during the year	162,751,909.00	1,934,238.48
Total	$ 364,214,522.00	$ 4,131,552.86
Deduct expirations and cancellations	151,266,123.00	1,748,205.37
In force at the end of the year 1905	$ 212,948,399.00	$ 2,383,347.49
Deduct amount re-insured	26,960,936.00	330,067.32
Net amount in force December 31, 1905	$ 185,987,463.00	$ 2,053,280.17

RECAPITULATION OF FIRE RISKS AND PREIUMMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 74,798,804.00	$ 948,445.92	$ 474,222.96
In 1904	2 years	One fourth	1,134,238.00	12,160.96	3,040.24
In 1905	2 years	Three-fourths	816,512.00	9,550.31	7,162.72
In 1903	3 years	One-sixth	22,270,922.00	190,355.49	31,725.91
In 1904	3 years	One-half	27,841,965.00	262,364.28	131,182.14
In 1905	3 years	Five-sixths	32,141,544.00	302,057.25	251,714.37
In 1902	4 years	One-eighth	471,905.00	4,191.79	523.97
In 1903	4 years	Three-eighths	391,905.00	4,932.50	1,849.67
In 1904	4 years	Five-eighths	691,393.00	7,849.93	4,906.19
In 1905	4 years	Seven-eighths	625,687.00	6,462.73	5,654.89

In 1901----5 years ----------One-tenth ----------	$ 3,228,386.00	$ 40,763.32	$ 4,076.33
In 1902----5 years ----------Three-tenths ----------	4,264,711.00	49,704.43	14,911.32
In 1903----5 years ----------One-half ----------	4,512,707.00	52,862.46	26,431.23
In 1904----5 years ----------Seven-tenths ----------	5,495,242.00	68,381.26	47,866.87
In 1905----5 years ----------Nine-tenths ----------	7,301,542.00	93,197.54	83,877.78
Total ----------	$ 185,987,463.00	$ 2,053,280.17	$ 1,089,146.59

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire ----------	$ 644,096.09
Largest amount written on any one risk ----------	100,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written ----------	$ 494,128.00
Premiums received ----------	10,167.69
Losses paid ----------	5,451.82
Losses incurred ----------	7,470.17
Losses now unpaid ----------	2,551.50

UNITED STATES BRANCH COLOGNE RE-INSURANCE COMPANY OF COLOGNE, GERMANY.

Incorporated April, 1848. Commenced Business August 12, 1898.

EDWIN M. CRAGIN, United States Manager.

Head Office in United States, 58 Liberty Street, New York City.

CAPITAL STOCK.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904 ----------	$ 806,900.26

INCOME.

	Fire.	
Gross premiums received during the year ----------	$ 732,099.43	
Deduct re-insurance, rebate, abatement and return premiums ----------	150,315.25	
Received for premiums other than perpetuals ----------		581,784.18
Interest on bonds ----------	$ 22,519.99	
Interest from all other sources ----------	302.37	
Total interest ----------		22,822.36
Received from home office ----------		111,158.37
Total income ----------		$ 715,764.91
Sum of both amounts ----------		$ 1,522,665.17

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 329,431.02	
Deduct amount received for salvage and from re-insurance in other companies	3,175.27	
Net amount paid for losses		$ 326,255.75
Remitted to home office		116,830.00
Salaries, fees, and all other charges of officers, clerks, agents and other employees		211,476.45
Taxes, licenses and Insurance Department fees		7,004.36
Miscellaneous		95.00
Total disbursements during the year		$ 661,661.56
Balance December 31, 1905		$ 861,003.61

LEDGER ASSETS.

Book value of bonds	$ 742,487.08	
Deposited in bank	236.62	
Agents' balances, representing business written subsequent to October 1, 1905	101,501.92	
Agents' balances, representing business written prior to October 1, 1905	16,777.99	
Total ledger assets		$ 861,003.61

NON-LEDGER ASSETS.

Interest accrued on bonds	8,326.00
Gross assets	$ 869,329.61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 16,777.99	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	29,691.07	
Total		29,691.07
Total admitted assets		$ 839,638.54

LIABILITIES.

Gross claims for losses in process of adjustment	$ 52,026.00	
Net amount of unpaid losses and claims		$ 52,026.00
Unearned premiums on fire risks, running one year or less	$ 203,607.54	
Unearned premiums on fire risks, running more than one year	240,756.50	
Total unearned premiums as computed above		444,364.04
Total liabilities, except capital		$ 496,390.04
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	143,248.50	
Surplus as regards policy-holders		343,248.50
Total liabilities		$ 839,638.54

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 87,565,633.00	$ 800,268.89
Written or renewed during the year	80,038,848.00	732,099.43
Total	$ 167,604,481.00	$ 1,532,368.32
Deduct those expired and marked off as terminated	75,793,753.00	687,253.97
In force at the end of the year 1905	$ 91,810,728.00	$ 845,114.35
Net amount in force December 31, 1905	$ 91,810,728.00	$ 845,114.35

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 40,759,161.00	$ 407,215.08	$ 203,607.54
In 1904	2 years	One-fourth	1,661,079.00	13,457.57	3,364.39
In 1905	2 years	Three-fourths	2,114,447.00	16,322.16	12,241.62
In 1903	3 years	One-sixth	10,635,063.00	83,088.09	13,848.01
In 1904	3 years	One-half	13,392,200.00	110,271.13	55,135.57
In 1905	3 years	Five-sixths	15,751,594.00	126,691.64	105,576.38
In 1902	4 years	One-eighth	265,773.00	2,156.28	269.53
In 1903	4 years	Three-eighths	460,745.00	4,199.59	1,574.85
In 1904	4 years	Five-eighths	678,505.00	5,962.43	3,726.51
In 1905	4 years	Seven-eighths	658,034.00	5,903.09	5,165.20
In 1901	5 years	One-tenth	761,948.00	9,826.55	982.66
In 1902	5 years	Three-tenths	912,836.00	11,234.15	3,370.25
In 1903	5 years	One-half	996,119.00	12,063.33	6,031.67
In 1904	5 years	Seven-tenths	1,312,544.00	17,905.38	12,533.77
In 1905	5 years	Nine-tenths	1,450,680.00	18,817.88	16,936.09
Total			$ 91,810,728.00	$ 845,114.35	$ 444,364.04

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 318,018.75
Largest amount written on any one risk	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 389,814.00
Premiums received	7,484.47
Losses paid	2,623.90
Losses incurred	2,628.90
Losses now unpaid	5.00

UNITED STATES BRANCH COMMERCIAL UNION ASSURANCE COMPANY (LIMITED), OF LONDON, ENGLAND.

Incorporated September 28, 1861. Commenced Business in United States January, 1871.

United States Manager, A. H. WRAY.

Head Office in United States, Cor. Pine and William Streets, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904			$ 5,079,323.31

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 4,567,926.01	$ 234,354.63	
Deduct re-insurance, rebate, abatement and return premiums	1,449,829.14	40,722.50	
	$ 3,118,096.87	$ 193,632.13	
Received for premiums other than perpetuals			3,311,729.00
Interest on mortgage loans		$ 4,649.29	
Interest on bonds and dividends on stocks		134,390.41	
Interest from all other sources		1,077.57	
Rents from company's property		63,653.81	
Total interest and rents			203,771.08
Profit on sale or maturity of ledger assets			2,589.33
Total income			$ 3,518,089.41
Sum of both amounts			$ 8,597,412.72

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,864,163.26	$ 319,204.11	
Deduct amount received for salvage and from re-insurance in other companies	183,828.55	46,721.18	
	$ 1,680,334.71	$ 272,482.93	
Net amount paid for losses			1,952,817.64
Deposit premiums returned			2,038.43
Remitted to home office			636,847.73
Travel and surveys			34,748.44
National and local boards			50,455.07
Commissions or brokerage			677,718.14
Salaries, fees and all other charges of officers, clerks, agents and other employees			165,212.10
Taxes on real estate			12,634.75
All other taxes, licenses and Insurance Department fees			93,310.31
Rents			18,079.37
Repairs and expenses (other than taxes on real estate)			23,944.34
Loss on sales or maturity of ledger assets			486.25
Advertising, printing, stationery and subscriptions			25,302.00
Postage, telegrams, express and exchange			20,549.12
Sundries			19,230.91
Reduction in book value—real estate			50,000.00
Reduction in book value—bonds and stocks			19,784.14
Total disbursements during the year			$ 3,803,158.74
Balance December 31, 1905			$ 4,794,253.98

LEDGER ASSETS.

Book value of real estate	$ 732,309.81	
Mortgage loans on real estate	47,000.00	
Book value of bonds and stocks	3,036,505.42	
Cash in company's office	14,217.72	
Deposited in banks	307,706.84	
Agents' balances, representing business written subsequent to October 1, 1905	638,623.72	
Agents' balances, representing business written prior to October 1, 1905	11,351.90	
Bills receivable, not matured, taken for marine and inland risks	16.20	
Bills receivable, taken for fire risks	2,807.27	
Re-insurance on paid losses	3,715.10	
Total ledger assets		$ 4,794,253.98

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 236.25	
Interest accrued on bonds and stocks	1,750.00	
Rents accrued	10,614.22	
Total		12,600.47
Market value of real estate over book value		155,690.19
Market value of bonds and stocks over book value		121,470.83
Gross assets		$ 5,084,015.47

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 11,351.90	
Bills receivable, past due, taken for fire risks	1,498.36	
Re-insurance on paid losses in unauthorized companies	3,715.10	
Total		16,565.36
Total admitted assets		$ 5,067,450.11

LIABILITIES.

Gross losses adjusted and unpaid	$ 66,137.49	
Gross claims for losses in process of adjustment	271,516.00	
Gross claims for losses resisted	34,590.00	
Total	$ 372,243.49	
Deduct re-insurance due or accrued	24,857.49	
Net amount of unpaid losses and claims		$ 347,386.00
Unearned premiums on fire risks, running one year or less	$ 1,232,747.66	
Unearned premiums on fire risks, running more than one year	1,603,944.27	
Unearned premiums on inland navigation risks	19,723.83	
Unearned premiums on marine risks	34,777.64	
Total unearned premiums as computed above		2,891,193.40
Amount reclaimable on perpetual fire insurance policies		106,656.68
Commissions, brokerage and other charges due to agents and brokers		79,334.78
Return premiums		14,964.39
Re-insurance premiums		58,594.41
Total liabilities, except capital		$ 3,498,129.66
Statutory deposits	$ 200,000.00	
Surplus over all liabilities	1,569,320.45	
Surplus as regards policy-holders		1,569,320.45
Total liabilities		$ 5,067,450.11

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 670,924,935.00	$ 6,789,012.66
Written or renewed during the year	428,528,279.00	4,567,926.01
Total	$ 1,099,453,214.00	$ 11,356,938.67
Deduct those expired and marked off as terminated	474,822,421.00	5,013,595.29
In force at the end of the year 1905	$ 624,630,793.00	$ 6,343,343.38
Deduct amount re-insured	64,855,583.00	572,474.15
Net amount in force December 31, 1905	$ 559,775,210.00	$ 5,770,869.23

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 5,520,475.00	$ 105,245.59
Written or renewed during the year	207,234,572.00	234,354.63
Total	$ 212,755,047.00	$ 339,600.22
Deduct those expired and marked off as terminated	205,814,257.00	253,440.87
In force December 31, 1905	$ 6,940,790.00	$ 86,159.35
Deduct amount re-insured	719,545.00	11,934.05
Net amount in force December 31, 1905	$ 6,221,245.00	$ 74,225.30

PERPETUAL BUSINESS.

	Amount of Risks.	*Total Deposits.*	*Interest Premium.*
Perpetual risks in force on the 31st day of December of the previous year	$ 5,600,159.78	$ 119,102.17	
Perpetual risks written during the year	202,800.00	4,143.52	
Total	$ 5,802,959.78	$ 123,245.69	$ 3,138.72
Deduct those marked off as terminated	239,750.00	4,738.27	
Net amount in force December 31, 1905	$ 5,563,209.78	$ 118,507.42	
Losses incurred on perpetual risks during year	$381.82		
Losses paid on perpetual risks during the year	381.82		

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 203,799,188.00	$ 2,465,495.31	$ 1,232,747.66
In 1904	2 years	One-fourth	1,236,291.00	12,293.58	3,073.39
In 1905	2 years	Three-fourths	2,154,500.00	15,209.02	11,406.76
In 1903	3 years	One-sixth	101,800,452.00	863,172.64	143,862.10
In 1904	3 years	One-half	78,052,750.00	674,885.78	337,442.89
In 1905	3 years	Five-sixths	79,837,594.00	695,320.39	579,433.66
In 1902	4 years	One-eighth	1,348,845.00	11,346.70	1,418.34
In 1903	4 years	Three-eighths	1,400,496.00	12,593.42	4,722.53
In 1904	4 years	Five-eighths	1,184,677.00	9,721.22	6,075.76
In 1905	4 years	Seven-eighths	1,374,266.00	14,402.76	12,602.42
In 1901	5 years	One-tenth	17,447,004.00	189,323.73	18,932.37
In 1902	5 years	Three-tenths	17,108,930.00	195,829.23	58,748.77
In 1903	5 years	One-half	19,113,501.00	214,528.06	107,264.03
In 1904	5 years	Seven-tenths	15,165,407.00	177,958.38	124,570.87
In 1905	5 years	Nine-tenths	17,382,785.00	210,494.18	189,444.76
Over five years		Pro rata	1,362,524.00	8,294.83	4,945.62
Total			$ 559,775,210.00	$ 5,770,869.23	$ 2,836,691.93
Perpetual risks			$ 5,563,210.00	$ 118,507.42	$ 106,656.68
Grand total			$ 565,338,420.00	$ 5,889,376.65	$ 2,943,348.61

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,624,263.71
Losses incurred during 1905—inland marine	154,579.25
Losses incurred during 1905—ocean marine	121,132.01

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 4,542,273.00
Premiums received	20,072.01
Losses paid	7,173.44
Losses incurred	6,548.39
Losses now unpaid	70.00

UNITED STATES BRANCH HAMBURG-BREMEN FIRE INSURANCE COMPANY OF HAMBURG, GERMANY.

Incorporated 1854. Commenced Business in United States, 1858.

United States Manager, F. O. AFFELD.

Head Office in United States, 19 Liberty Street, New York City.

Statutory deposit, $205,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,914,253.87

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,191,118.78	
Deduct re-insurance, rebate, abatement and return premiums	389,719.42	
Received for premiums other than perpetuals		1,801,399.36
Interest on bonds	$ 66,815.08	
Interest from all other sources	2,214.48	
Total interest		69,029.56
Profit on sale or maturity of ledger assets		8,671.25
Received from home office		115,500.00
From all other sources		85.03
Total income		$ 1,994,685.20
Sum of both amounts		$ 3,908,939.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,107,817.11	
Deduct amount received for salvage and from re-insurance in other companies	39,046.09	
Net amount paid for losses		1,068,771.02
Remitted to home office		147,051.93
Commissions or brokerage		366,567.67
Salaries, fees and all other charges of officers, clerks, agents and other employees		159,403.83
Taxes, licenses and Insurance Department fees		48,331.33
Rents		15,159.90
Loss on sales or maturity of ledger assets		2,636.70

Advertising, printing and stationery		$ 17,089.98
Board and patrol expenses		35,074.88
Postage		14,236.19
Traveling expenses		19,681.29
Sundry expenses		21,636.46
Total disbursements during the year		$ 1,916,641.18
Balance December 31, 1905		$ 1,992,297.89

LEDGER ASSETS.

Book value of bonds	$ 1,706,612.45	
Deposited in banks	107,869.12	
Agents' balances, representing business written subsequent to October 1, 1905	169,328.49	
Agents' balances, representing business written prior to October 1, 1905	8,487.83	
Total ledger assets		$ 1,992,297.89

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 23,738.53	
Market value of bonds and stocks over book value		42,972.35
Gross assets		$ 2,059,008.77

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	8,487.83
Total admitted assets	$ 2,050,520.94

LIABILITIES.

Gross losses adjusted and unpaid	$ 11,460.00	
Gross claims for losses in process of adjustment	90,675.00	
Gross claims for losses resisted	18,775.00	
Total	$ 120,910.00	
Deduct re-insurance due or accrued	11,110.00	
Net amount of unpaid losses and claims		$ 109,800.00
Unearned premiums on fire risks, running one year or less	$ 665,179.96	
Unearned premiums on fire risks, running more than one year	768,690.91	
Total unearned premiums as computed above		1,433,870.87
Commissions, brokerage and other charges due to agents and brokers		2,581.97
Total liabilities, except capital		$ 1,546,252.84
Statutory deposit	$ 205,000.00	
Surplus over all liabilities	199,268.10	
Surplus as regards policy-holders		504,268.10
Total liabilities		$ 2,050,520.94

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 222,469,007.00	$ 2,768,076.97
Written or renewed during the year	176,246,262.00	2,191,118.78
Total	$ 398,715,269.00	$ 4,959,195.75
Deduct those expired and marked off as terminated	161,540,551.00	2,097,409.58
In force at the end of the year	$ 237,174,718.00	$ 2,861,786.17
Deduct amount re-insured	9,872,847.00	87,367.74
Net amount in force December 31, 1905	$ 227,301,871.00	$ 2,774,418.43

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 97,052,530.00	$ 1,330,359.92	$ 665,179.96
In 1904	2 years	One-fourth	273,525.00	2,032.19	508.05
In 1905	2 years	Three-fourths	348,078.00	2,820.04	2,115.03
In 1903	3 years	One-sixth	27,237,042.00	302,500.16	50,416.69
In 1904	3 years	One-half	35,636,248.00	375,502.96	187,751.48
In 1905	3 years	Five-sixths	39,701,420.00	411,200.77	342,667.31
In 1902	4 years	One-eighth	545,008.00	4,412.96	551.62
In 1903	4 years	Three-eighths	411,312.00	3,624.25	1,359.09
In 1904	4 years	Five-eighths	411,543.00	3,561.32	2,225.83
In 1905	4 years	Seven-eighths	543,343.00	4,623.11	4,045.22
In 1901	5 years	One-tenth	5,064,887.00	60,125.10	6,012.51
In 1902	5 years	Three-tenths	4,329,861.00	60,458.94	18,137.68
In 1903	5 years	One-half	4,782,878.00	62,857.76	31,428.88
In 1904	5 years	Seven-tenths	5,076,916.00	69,167.67	48,417.37
In 1905	5 years	Nine-tenths	5,887,280.00	81,171.28	73,054.15
Total			$ 227,301,871.00	$ 2,774,418.43	$ 1,433,870.87

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 956,726.32
Largest amount written on any one risk	30,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,594,944.00
Premiums received	33,275.10
Losses paid	13,665.01
Losses incurred	12,455.01
Losses now unpaid	295.00

UNITED STATES BRANCH LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Organized 1836. Commenced Business in United States 1846.

United States Manager, HENRY W. EATON.

Head Office in United States, 45 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 11,903,415.83

INCOME.

	Fire.	
Gross premiums received during the year	$10,955,269.33	
Deduct re-insurance, rebate, abatement and return premiums	4,152,112.81	
Received for premiums other than perpetuals		6,803,156.52
Deposit premiums received on perpetual risks		1,700.11
Interest on mortgage loans	$ 144,541.78	
Interest on bonds and dividends on stocks	158,050.00	
Interest from all other sources	18,615.24	
Rents from company's property, including $39,712.50 for company's own occupancy	85,694.92	
Total interest and rents		406,901.94
Profit on sale or maturity of ledger assets		53,617.92
Life income		1,083.02
Received from home office		72,878.26
Total income		$ 7,339,337.77
Sum of both amounts		$ 19,242,753.60

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 5,129,189.43	
Deduct amount received for salvage and from re-insurance in other companies	1,610,045.93	
Net amount paid for losses		3,519,143.50
Deposit premiums returned		29,536.41
Remitted to home office		1,339,957.91
Life expenditure		22,035.36
Boards of Underwriters		79,589.99
Commissions or brokerage		1,117,097.36
Salaries, fees and all other charges of officers, clerks, agents and other employees		408,691.51
Taxes on real estate		32,632.52
All other taxes, licenses and Insurance Department fees		195,757.36
Rents, including $39,712.50 for company's own occupancy		58,383.35
Surveys		75,069.27
Loss on sales or maturity of ledger assets		17,044.02
Advertising, printing and stationery		76,575.05
Legal expenses, $2,833.87; office furniture, $3,489.70; fire departments, $5,473.05		11,793.62
Traveling, $61,022.43; office expenses, $53,239.48		114,262.91
Postage, telegrams and express		37,010.33
Miscellaneous		2,439.50
Total disbursements during the year		$ 7,137,031.97
Balance December 31, 1905		$ 12,105,731.63

LEDGER ASSETS.

Book value of real estate	$ 1,854,023.90	
Mortgage loans on real estate	3,082,450.00	
Book value of bonds and stocks	4,618,582.77	
Cash in company's office	1,954.58	
Deposited in banks	1,241,431.16	
Agents' balances, representing business written subsequent to October 1, 1905	1,276,714.26	
Agents' balances, representing business written prior to October 1, 1905	30,574.96	
Total ledger assets		$ 12,105,731.63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 39,686.15	
Interest accrued on bonds and stocks	45,483.75	
Interest accrued on other assets	188.90	
Rents accrued on company's property or lease	10,000.00	
Gross assets		12,265,523.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	30,574.96
Total admitted assets	$ 12,234,948.26

LIABILITIES.

Gross claims for losses in process of adjustment	$ 745,718.33	
Gross claims for losses resisted	88,612.27	
Total	$ 834,330.60	
Deduct re-insurance due or accrued	281,520.50	
Net amount of unpaid losses and claims		$ 552,810.10
Unearned premiums on fire risks, running one year or less	$ 2,616,893.44	
Unearned premiums on fire risks, running more than one year	3,269,090.15	
Total unearned premiums as computed above		5,885,983.59
Amount reclaimable on perpetual fire insurance policies		243,508.18
Net premium reserve and all other liabilities except capital		46,217.21
Commissions, brokerage and other charges due to agents and brokers		20,000.00
Return premiums		67,655.90
Re-insurance premiums		156,493.51
Total liabilities, except capital		$ 6,972,668.49
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	5,062,279.77	
Surplus as regards policy-holders		5,262,279.77
Total liabilities		$ 12,234,948.26

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 1,282,660,521.00	$ 13,268,060.94
Written or renewed during the year	998,764,932.00	10,955,269.33
Total	$ 2,281,425,453.00	$ 24,223,330.27
Deduct those expired and marked off as terminated	992,257,109.00	10,574,697.43
In force at the end of the year 1905	$ 1,289,168,344.00	$ 13,648,632.84
Deduct amount re-insured	279,990,359.00	2,293,823.19
Net amount in force December 31, 1905	$ 1,009,177,985.00	$ 11,354,809.65

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 379,720,926.00	$ 5,233,786.88	$ 2,616,893.44
In 1904	2 years	One-fourth	2,638,971.00	14,480.32	3,620.08
In 1905	2 years	Three-fourths	3,040,432.00	18,936.28	14,202.21
In 1903	3 years	One-sixth	136,050,789.00	1,178,656.72	196,442.79
In 1904	3 years	One-half	153,598,750.00	1,442,726.93	721,363.46
In 1905	3 years	Five-sixths	169,698,887.00	1,567,023.05	1,305,852.55
In 1902	4 years	One-eighth	1,593,424.00	12,000.37	1,500.00
In 1903	4 years	Three-eighths	1,994,873.00	13,339.68	5,002.38
In 1904	4 years	Five-eighths	1,761,641.00	12,468.07	7,792.55
In 1905	4 years	Seven-eighths	1,804,071.00	13,306.62	11,643.31
In 1901	5 years	One-tenth	29,585,094.00	288,781.99	28,878.19
In 1902	5 years	Three-tenths	29,556,682.00	341,165.83	102,349.74
In 1903	5 years	One-half	31,617,125.00	358,550.15	179,275.07
In 1904	5 years	Seven-tenths	31,737,253.00	409,372.50	286,560.75
In 1905	5 years	Nine-tenths	34,435,997.00	440,145.29	396,130.68
Over five years		Pro rata	343,070.00	10,068.97	8,476.34
Total			$1,009,177,985.00	$11,354,809.65	$ 5,885,983.59
Perpetual risks			8,480,277.00	256,324.40	None.
Grand total			$1,017,658,262.00	$11,611,134.05	$ 5,885,983.59

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 3,455,760.38
Largest amount written on any one risk	400,000.00

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 5,118,101.00
Premiums received	81,998.16
Losses paid	52,844.29
Losses incurred	54,320.29
Losses now unpaid	6,561.00

UNITED STATES BRANCH LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1872.

United States Manager, CHARLES L. CASE.

Head Office in United States, 56 Wall Street, New York City.

CAPITAL STOCK.

Amount of capital deposited, $610,000.00.

Amount of net or ledger assets December 31, 1904			$ 2,862,624.47

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 2,136,409.85	$ 845,413.35	
Deduct re-insurance, rebate, abatement and return premiums	556,770.20	481,773.65	
	$ 1,579,639.65	$ 363,639.70	
Received for premiums other than perpetuals			1,943,279.35
Interest on bonds		$ 90,272.29	
Interest from all other sources		2,770.65	
Total interest			93,042.94
Received from home office			207.68
Total income			$ 2,036,529.97
Sum of both amounts			$ 4,899,154.44

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 783,626.07	$ 491,633.94	
Deduct amount received for salvage and from re-insurance in other companies	96,121.77	280,743.87	
	$ 687,504.30	$ 210,890.07	
Net amount paid for losses			898,394.37
Remitted to home office			306,741.94
Commissions or brokerage			397,734.96
Salaries, fees and all other charges of officers, clerks, agents and other employees			125,317.26
Taxes, licenses and Insurance Department fees			59,062.72
Rents			21,041.48
Loss on sales or maturity of ledger assets and adjustment of book values			34,470.35
Advertising, printing and stationery			13,265.28
Postage and telegrams			13,922.08
Traveling			24,810.46
Maps, $5,948.01; furniture, $1,123.59			6,071.60
Miscellaneous			32,911.68
Total disbursements during the year			$ 1,934,744.18
Balance December 31, 1905			$ 2,964,410.26

LEDGER ASSETS.

Book value of bonds	$ 2,340,755.78	
Cash in company's office	2,415.79	
Deposited in banks	246,166.04	
Agents' balances, representing business written subsequent to October 1, 1905	363,540.31	
Agents' balances, representing business written prior to October 1, 1905	11,532.34	
Total ledger assets		$ 2,964,410.26

NON-LEDGER ASSETS.

Interest accrued on bonds	28,025.42
Re-insurance due from other companies on losses paid	1,242.88
Gross assets	$ 2,993,678.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 11,532.34	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	16,271.78	
Total		27,804.12
Total admitted assets		$ 2,965,874.44

LIABILITIES.

Gross losses adjusted and unpaid	$ 14,318.00	
Gross claims for losses in process of adjustment	217,540.54	
Gross claims for losses resisted	18,396.00	
Total	$ 250,254.54	
Deduct re-insurance due or accrued	44,323.54	
Net amount of unpaid losses and claims		$ 205,931.00
Unearned premiums on fire risks, running one year or less	$ 531,234.09	
Unearned premiums on fire risks, running more than one year	752,276.29	
Unearned premiums on inland navigation risks	16,962.24	
Unearned premiums on marine risks	41,670.47	
Total unearned premiums as computed above		1,342,143.09
Salaries, rents, etc., due and accrued		12,500.00
Commissions, brokerage and other charges due to agents and brokers		25,001.65
Re-insurance premiums		37,972.76
Total liabilities, except capital		$ 1,623,548.50
Capital deposit	$ 610,000.00	
Surplus over all liabilities	732,325.94	
Surplus as regards policy-holders		1,342,325.95
Total liabilities		$ 2,965,874.44

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 242,570,184.00	$ 2,707,167.56
Written or renewed during the year	185,977,538.00	2,136,409.85
Total	$ 428,547,722.00	$ 4,843,577.41
Deduct those expired and marked off as terminated	175,188,966.00	2,019,352.27
In force at the end of the year 1905	$ 253,358,756.00	$ 2,824,225.14
Deduct amount re-insured	29,765,311.00	350,665.68
Net amount in force December 31, 1905	$ 223,593,445.00	$ 2,473,559.46

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 8,920,234.00	$ 76,191.31
Written or renewed during the year	224,220,940.00	845,413.35
Total	$ 233,141,174.00	$ 921,604.66
Deduct those expired and marked off as terminated	220,047,593.00	799,222.66
In force at the end of the year 1905	$ 13,093,581.00	$ 122,382.00
Deduct amount re-insured	3,351,740.00	25,134.89
Net amount in force December 31, 1905	$ 9,741,841.00	$ 97,247.11

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 84,560,829.00	$ 1,062,468.18	$ 531,234.09
In 1904	2 years	One-fourth	570,135.00	5,920.27	1,480.07
In 1905	2 years	Three-fourths	643,724.00	6,656.47	4,992.35
In 1903	3 years	One-sixth	26,674,594.00	257,606.18	42,934.36
In 1904	3 years	One-half	33,982,812.00	317,214.95	158,607.48
In 1905	3 years	Five-sixths	35,293,739.00	342,004.50	285,003.75
In 1902	4 years	One-eighth	490,083.00	4,529.74	566.22
In 1903	4 years	Three-eighths	640,970.00	6,464.77	2,424.29
In 1904	4 years	Five-eighths	551,515.00	5,445.26	3,403.29
In 1905	4 years	Seven-eighths	761,633.00	7,418.12	6,490.85
In 1901	5 years	One-tenth	6,442,294.00	75,082.50	7,508.25
In 1902	5 years	Three-tenths	7,308,970.00	84,422.88	25,326.86
In 1903	5 years	One-half	7,793,601.00	90,041.61	45,020.80
In 1904	5 years	Seven-tenths	8,229,778.00	94,689.52	66,282.66
In 1905	5 years	Nine-tenths	9,648,768.00	113,594.51	102,235.06
Total			$ 223,593,445.00	$ 2,473,559.46	$ 1,283,510.38

GENERAL INTERROGATORIES.

	Fire Risks.
Losses incurred during 1905—fire	$ 700,747.42
Losses incurred during 1905—inland marine	67,801.57
Losses incurred during 1905—ocean marine	147,815.13
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Marine and Inland.*
Risks written	$ 1,075,585.00	$ 1,775,223.00
Premiums received	22,912.07	7,620.05
Losses paid	6,300.13	6,380.64
Losses incurred	6,582.13	6,380.64
Losses now unpaid	1,406.00	

UNITED STATES BRANCH LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated May, 1861. Commenced Business in United States 1879.

United States Manager, ARCHIBALD G. McILWAINE, JR.

Head Office in United States, 57 and 59 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 3,018,187.30

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,135,827.99	
Deduct re-insurance, rebate, abatement and return premiums	1,046,649.88	
Received for premiums other than perpetuals		2,089,178.11
Interest on bonds and dividends on stocks	$ 84,395.50	
Interest from all other sources	5,268.55	
Rents from company's property	18,193.24	
Total interest and rents		107,857.29
Profit on sale or maturity of ledger assets		1,582.34
Total income		$ 2,198,617.74
Sum of both amounts		$ 5,216,805.04

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,291,888.00	
Deduct amount received for salvage and from re-insurance in other companies	358,045.15	
Net amount paid for losses		933,842.85
Remitted to home office		305,003.40
Commissions or brokerage		382,433.93
Salaries, fees and all other charges of officers, clerks, agents and other employees		158,934.32
Taxes on real estate		4,649.72
All other taxes, licenses and Insurance Department fees		66,199.19
Rents		21,304.60
Repairs and expenses (other than taxes on real estate)		11,739.56
Boards, associations, maps and surveys		44,421.93
Advertising, printing and stationery		18,735.53
Postage, telegrams, express and exchange		15,576.16
Furniture and fixtures		4,518.11
Traveling, office, agency and miscellaneous expenses		32,560.59
Total disbursements during the year		$ 1,999,919.89
Balance December 31, 1905		$ 3,216,885.15

LEDGER ASSETS.

Book value of real estate	$ 300,000.00
Book value of bonds and stocks	1,978,281.97
Cash in company's office	28,412.15
Deposited in banks	441,089.73

Agents' balances, representing business written subsequent to October 1, 1905	$ 336,497.33	
Agents' balances, representing business written prior to October 1, 1905	7,629.72	
Bills receivable, taken for fire risks	1,565.11	
Cash in hands of special agents	648.00	
Suspense account	640.79	
Cash in hands of United States Trustees	120,500.00	
Balance due from other companies	1,620.35	
Total ledger assets		$ 3,216,885.15

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 28,436.25	
Interest due and accrued on other assets	1,902.54	
Rents due and accrued	1,702.00	
Total		32,040.79
Market value of bonds and stocks over book value		28,489.35
Commission on unpaid re-insurance		14,178.60
Re-insurance due on losses paid		12,815.46
Gross assets		$ 3,304,409.35

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 7,629.72	
Suspense account	640.79	
Cash in hands of special agent	648.00	
Total		$ 8,918.51
Total admitted assets		$ 3,295,490.84

LIABILITIES.

Gross losses adjusted and unpaid	$ 44,176.62	
Gross claims for losses in process of adjustment	153,823.70	
Gross claims for losses resisted	16,153.55	
Total	$ 214,153.87	
Deduct re-insurance due or accrued	66,453.89	
Net amount of unpaid losses and claims		$ 147,699.98
Unearned premiums on fire risks, running one year or less	$ 704,246.05	
Unearned premiums on fire risks, running more than one year	1,156,282.35	
Total unearned premiums as computed above		1,860,528.40
Return premiums		1,838.86
Re-insurance premiums		77,538.05
Total liabilities, except capital		$ 2,087,605.29
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,007,885.55	
Surplus as regards policy-holders		1,207,885.55
Total liabilities		$ 3,295,490.84

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 408,780,448.00	$ 4,033,868.76
Written or renewed during the year	303,841,678.00	3,135,827.99
Total	$ 712,622,126.00	$ 7,169,696.75
Deduct those expired and marked off as terminated	287,622,837.00	2,977,086.57
In force at the end of the year 1905	$ 424,999,289.00	$ 4,192,610.18
Deduct amount re-insured	59,693,474.00	626,547.19
Net amount in force December 31, 1905	$ 365,305,815.00	$ 3,566,062.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 127,346,900.00	$ 1,408,492.14	$ 704,246.05
In 1904	2 years	One-fourth	676,696.00	7,728.94	1,932.22
In 1905	2 years	Three-fourths	851,137.00	10,255.84	7,691.88
In 1903	3 years	One-sixth	52,051,775.00	415,580.87	69,263.47
In 1904	3 years	One-half	66,937,669.00	564,056.83	282,028.42
In 1905	3 years	Five-sixths	65,861,448.00	555,780.76	463,150.63
In 1902	4 years	One-eighth	831,757.00	7,717.88	964.73
In 1903	4 years	Three-eighths	1,038,521.00	9,547.93	3,580.47
In 1904	4 years	Five-eighths	1,457,342.00	12,854.16	8,033.85
In 1905	4 years	Seven-eighths	1,128,832.00	9,240.15	8,085.13
In 1901	5 years	One-tenth	7,325,019.00	85,173.49	8,517.34
In 1902	5 years	Three-tenths	7,956,869.00	97,124.34	29,137.29
In 1903	5 years	One-half	8,970,048.00	107,974.90	53,987.44
In 1904	5 years	Seven-tenths	10,450,498.00	124,452.75	87,116.91
In 1905	5 years	Nine-tenths	11,793,943.00	144,798.07	130,318.27
Over five years		Pro rata	627,361.00	5,283.94	2,474.30
Total			$ 365,305,815.00	$ 3,566,062.99	$ 1,860,528.40

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 922,408.83
Largest amount written on any one risk	150,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 2,892,996.00
Premiums received	28,570.69
Losses paid	13,535.71
Losses incurred	10,214.71
Losses now unpaid	2,180.00

UNITED STATES BRANCH MOSCOW FIRE INSURANCE COMPANY OF MOSCOW, RUSSIA.

Incorporated May 5, 1858. Commenced Business in United States January 1, 1900.

United States Manager, P. E. RASOR.

Head Office in United States, 54 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 1,139,955.07

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,095,976.95	
Deduct re-insurance, rebate, abatement and return premiums	207,706.10	
Received for premiums other than perpetuals		888,270.85
Interest on bonds		37,384.43
Total income		$ 925,655.28
Sum of both amounts		$ 2,065,610.35

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 478,344.38	
Deduct amount received for salvage and from re-insurance in other companies	11,060.08	
Net amount paid for losses		467,284.30
Commissions or brokerage		248,122.84
Taxes, licenses and Insurance Department fees		7,397.44
Fire patrol and local board expense		651.58
Office expense		674.27
Total disbursements during the year		$ 724,130.43
Balance December 31, 1905		$ 1,341,479.92

LEDGER ASSETS.

Book value of bonds	$ 1,148,783.91	
Deposited in banks	192,696.01	
Total ledger assets		$ 1,341,479.92

NON-LEDGER ASSETS.

Interest accrued on bonds	5,572.91
Gross assets	$ 1,347,052.83

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	66,767.91
Total admitted assets	$ 1,280,284.92

LIABILITIES.

Gross claims for losses in process of adjustment	$ 62,348.00	
Net amount of unpaid losses and claims		$ 62,348.00
Unearned premiums on fire risks, running one year or less	$ 352,513.40	
Unearned premiums on fire risks, running more than one year	206,564.54	
Total unearned premiums as computed above		559,077.94
Total liabilities, except capital		$ 621,425.94
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	458,858.98	
Surplus as regards policy-holders		658,858.98
Total liabilities		$ 1,280,284.92

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 84,882,141.00	$ 988,804.47
Written or renewed during the year	100,958,909.00	1,095,976.95
Total	$ 185,841,050.00	$ 2,084,781.42
Deduct those expired and marked off as terminated	92,948,846.00	1,035,023.32
Net amount in force December 31, 1905	$ 92,892,204.00	$ 1,049,758.10

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 61,540,665.00	$ 705,026.81	$ 352,513.40
In 1904	2 years	One-fourth	1,143,675.00	9,003.41	2,250.85
In 1905	2 years	Three-fourths	1,293,594.00	11,765.46	8,824.09
In 1903	3 years	One-sixth	2,294,542.00	24,609.57	4,101.60
In 1904	3 years	One-half	8,683,661.00	88,214.95	44,107.48
In 1905	3 years	Five-sixths	8,996,701.00	91,377.39	76,147.82
In 1902	4 years	One-eighth	196,214.00	2,759.23	344.90
In 1903	4 years	Three-eighths	85,197.00	1,492.56	559.71
In 1904	4 years	Five-eighths	357,351.00	3,872.17	2,420.10
In 1905	4 years	Seven-eighths	302,236.00	4,058.38	3,551.08
In 1901	5 years	One-tenth	1,949,811.00	22,041.49	2,204.15
In 1902	5 years	Three-tenths	840,579.00	11,171.43	3,351.43
In 1903	5 years	One-half	365,240.00	5,394.37	2,697.19
In 1904	5 years	Seven-tenths	1,820,967.00	30,348.22	21,243.75
In 1905	5 years	Nine-tenths	3,021,771.00	38,622.66	34,760.39
Total			$ 92,892,204.00	$ 1,049,758.10	$ 559,077.94

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 460,110.30
Largest amount written on any one risk	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 512,863.00
Premiums received	5,374.68
Losses paid	1,693.00
Losses incurred	1,688.00
Losses now unpaid	1.00

UNITED STATES BRANCH MUNICH RE-INSURANCE COMPANY OF BAVARIA, GERMANY.

Incorporated 1880. Commenced Business in United States October, 1898.

United States Manager, CARL SCHREINER.

Head Office in United States, 346 Broadway, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 3,566,214.59

INCOME.

	Fire.	
Gross premiums received during the year	$ 4,261,697.98	
Deduct re-insurance, rebate, abatement and return premiums	848,068.83	
Received for premiums other than perpetuals		3,413,629.15
Interest on bonds and dividends on stocks	$ 128,070.16	
Interest from all other sources	14,542.68	
Total interest		142,612.84
Profit on sale or maturity of ledger assets		31,343.75
Total income		$ 3,587,585.74
Sum of both amounts		$ 7,153,800.33

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,068,622.99	
Deduct amount received for salvage and from re-insurance in other companies	19,570.14	
Net amount paid for losses		2,049,052.85
Remitted to home office		119,140.63
Commissions or brokerage		978,761.24
Salaries, fees and all other charges of officers, clerks, agents and other employees		16,725.00
Taxes, licenses and Insurance Department fees		8,328.53
All other expenditures		14,302.07
Total disbursements during the year		$ 3,186,310.32
Balance December 31, 1905		$ 3,967,490.01

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,235,845.01	
Deposited in banks	532,425.30	
Agents' balances, representing business written subsequent to October 1, 1905	199,219.70	
Total ledger assets		$ 3,967,490.01

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	33,830.00
Market value of bonds and stocks over book value	95,774.99
Total admitted assets	$ 4,097,095.00

LIABILITIES.

Gross claims for losses in process of adjustment	$ 659,448.00	
Net amount of unpaid losses and claims		$ 659,448.00
Unearned premiums on fire risks, running one year or less	$ 1,370,312.52	
Unearned premiums on fire risks, running more than one year	778,213.75	
Total unearned premiums as computed above		2,148,426.27
Total liabilities, except capital		$ 2,807,874.27
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,089,220.73	
Surplus as regards policy-holders		1,289,220.73
Total liabilities		$ 4,097,095.00

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 365,827,558.00	$ 4,384,688.61
Written or renewed during the year	340,495,386.00	4,261,697.98
Total	$ 706,322,944.00	$ 8,646,386.59
Deduct those expired or marked off as terminated	389,006,543.00	4,412,826.64
Net amount in force December 31, 1905	$ 317,316,401.00	$ 4,233,559.95

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 198,242,542.00	$ 2,740,425.05	$ 1,370,212.52
In 1904	2 years	One-fourth	4,249,077.00	51,274.65	12,818.66
In 1905	2 years	Three-fourths	1,260,442.00	17,423.82	13,067.86
In 1903	3 years	One-sixth	22,789,564.00	275,907.38	45,984.56
In 1904	3 years	One-half	27,294,308.00	329,479.08	164,739.54
In 1905	3 years	Five-sixths	21,573,469.00	298,222.92	248,519.10
In 1902	4 years	One-eighth	500,882.00	6,205.52	775.69
In 1903	4 years	Three-eighths	898,498.00	10,877.68	4,079.13
In 1904	4 years	Five-eighths	963,976.00	11,616.56	7,260.35
In 1905	4 years	Seven-eighths	894,921.00	12,370.99	10,824.62
In 1901	5 years	One-tenth	5,608,073.00	62,556.67	6,255.66
In 1902	5 years	Three-tenths	6,762,393.00	83,780.54	25,134.16
In 1903	5 years	One-half	8,165,407.00	98,857.70	49,428.85
In 1904	5 years	Seven-tenths	9,022,379.00	108,898.44	76,228.91
In 1905	5 years	Nine-tenths	9,090,470.00	125,662.95	113,096.66
Total			$ 317,316,401.00	$ 4,233,559.95	$ 2,148,426.27

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,282,499.85
Largest amount written on any one risk	30,000.00

No direct business in State of North Carolina. Re-insurance only.

UNITED STATES BRANCH NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH, GREAT BRITAIN.

Established November 11, 1809. Commenced Business in the United States August 16, 1866.

United States Manager, E. G. RICHARDS.

Head Office in United States, 76 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 6,468,493.25

INCOME.

	Fire.	
Gross premiums received during the year	$ 5,249,402.06	
Deduct re-insurance, rebate, abatement and return premiums	1,366,588.46	
Received for premiums other than perpetuals		3,882,813.60
Deposit premiums received on perpetual risks		2,599.50
Interest on bonds and dividends on stocks	$ 204,128.99	
Interest from all other sources	5,728.96	
Total interest		209,857.95
Profit on sale or maturity of ledger assets		995.00
Profit and loss		1.69
Total income		$ 4,096,267.74
Sum of both amounts		$ 10,564,760.99

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 2,239,603.17	
Deduct amount received for salvage and from re-insurance in other companies	350,114.76	
Net amount paid for losses		1,889,488.41
Deposit premiums returned		142.00
Remitted to home office		825,907.60
Commissions or brokerage		771,191.78
Salaries, fees and all other charges of officers, clerks, agents and other employees		281,338.00
Board of Underwriters		65,842.62
Taxes, licenses and Insurance Department fees		110,699.39
Exchange, postage, telegraph and express		18,610.79
Repairs and expenses (other than taxes on real estate)		27,673.01
Loss on sales or maturity of ledger assets		1,322.22
Advertising and stationery		28,926.21
Furniture and maps		13,840.81
Office and incidental expenses		23,193.15
Legal expenses		5,425.56
Total disbursements during the year		$ 4,063,601.55
Balance December 31, 1905		$ 6,501,159.44

LEDGER ASSETS.

Book value of bonds and stocks	$ 5,727,632.10	
Cash in company's office	1,068.54	
Deposited in banks	197,514.73	
Agents' balances, representing business written subsequent to October 1, 1905	562,322.55	
Agents' balances, representing business written prior to October 1, 1905	8,981.24	
Cash in hands of trustees	1,761.15	
Re-insurance due from other companies on losses paid	598.13	
Milwaukee Underwriters Association	181.00	
Philadelphia Underwriters Association	100.00	
Underwriters Salvage Co.	1,000.00	
Total ledger assets		$ 6,501,159.44

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		62,272.89
Gross assets		$ 6,563,432.33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 8,981.24	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	37,008.10	
Total		45,989.34
Total admitted assets		$ 6,517,442.99

LIABILITIES.

Gross losses adjusted and unpaid	$ 172,054.91	
Gross claims for losses in process of adjustment	217,477.08	
Gross claims for losses resisted	40,988.73	
Total	$ 430,520.72	
Deduct re-insurance due or accrued	93,907.66	
Net amount of unpaid losses and claims		$ 336,613.06
Unearned premiums on fire risks, running one year or less	$ 1,400,797.44	
Unearned premiums on fire risks, running more than one year	1,818,118.20	
Total unearned premiums as computed above		3,218,915.64
Amount reclaimable on perpetual fire insurance policies		22,383.06
Total liabilities, except capital		$ 3,577,911.76
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	2,739,531.23	
Surplus as regards policy-holders		2,939,531.23
Total liabilities		$ 6,517,442.99

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 658,199,408.00	$ 6,600,407.23
Written or renewed during the year	562,246,792.00	5,249,402.06
Total	$1,220,446,200.00	$ 11,849,809.29
Deduct those expired and marked off as terminated	536,695,630.00	5,143,788.92
In force at the end of the year 1905	$ 683,750,570.00	$ 6,706,020.37
Deduct amount re-insured	77,824,820.00	508,351.46
Net amount in force December 31, 1905	$ 605,925,750.00	$ 6,197,668.91

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$248,046,382.00	$ 2,801,594.87	$ 1,400,797.44
In 1904	2 years	One-fourth	1,373,932.00	13,105.77	3,276.44
In 1905	2 years	Three-fourths	1,807,870.00	18,604.28	13,953.21
In 1903	3 years	One-sixth	77,915,953.00	653,218.79	108,869.79
In 1904	3 years	One-half	87,398,076.00	800,385.33	400,192.66
In 1905	3 years	Five-sixths	99,984,876.00	895,560.40	746,300.30
In 1902	4 years	One-eighth	2,579,040.00	23,496.53	2,937.07
In 1903	4 years	Three-eighths	2,071,009.00	16,002.64	6,000.99
In 1904	4 years	Five-eighths	1,486,933.00	12,049.98	7,531.23
In 1905	4 years	Seven-eighths	1,532,429.00	14,773.36	12,926.69
In 1901	5 years	One-tenth	13,479,146.00	147,173.71	14,717.37
In 1902	5 years	Three-tenths	15,593,052.00	173,838.34	52,151.49
In 1903	5 years	One-half	16,439,199.00	183,688.47	91,844.23
In 1904	5 years	Seven-tenths	17,499,020.00	211,709.78	148,196.79
In 1905	5 years	Nine-tenths	18,718,833.00	232,466.66	209,219.94
Total			$ 605,925,750.00	$ 6,197,668.91	$ 3,218,915.64
Perpetual		Less 5 per cent.	857,920.00	23,561.11	22,383.06
Grand total			$ 606,783,670.00	$ 6,221,230.02	$ 3,241,298.70

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,861,090.36
Largest amount written on any one risk	75,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 4,527,028.00
Premiums received	19,578.81
Losses paid	2,794.22
Losses incurred	3,572.79
Losses now unpaid	1,524.65

UNITED STATES BRANCH NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1836. Commenced Business in United States 1876.

United States Manager, GEORGE W. BABB.

Head Office in United States, 38 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 4,043,922.69

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,713,102.29	
Deduct re-insurance, rebate, abatement, and return premiums	1,275,655.61	
Received for premiums other than perpetuals		2,437,446.68
Interest on bonds and dividends on stocks	$ 116,252.50	
Interest from all other sources	1,473.27	
Rents from company's property	7,000.00	
Total interest and rents		124,725.77
Received from home office		1,067.72
Total income		$ 2,563,240.17
Sum of both amounts		$ 6,607,162.86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,457,249.99	
Deduct amount received for salvage and from re-insurance in other companies	291,269.48	
Net amount paid for losses		1,165,980.51
Remitted to home office		578,495.95
Commissions or brokerage		539,755.10
Salaries, fees and all other charges of officers, clerks, agents and other employees		153,493.88
Taxes on real estate		2,497.55
All other taxes, licenses and Insurance Department fees		76,631.22
Rents, including $7,000.00 for company's own occupancy		16,603.36
Repairs and expenses (other than taxes on real estate)		429.83
Advertising, printing and stationery		24,301.81
Legal expenses		689.00
Miscellaneous		183,900.44
Total disbursements during the year		$ 2,742,778.65
Balance December 31, 1905		$ 3,864,384.21

LEDGER ASSETS.

Book value of real estate	$ 115,000.00	
Book value of bonds and stocks	3,118,541.56	
Cash in company's office	143.71	
Deposited in banks	170,153.28	
Agents' balances, representing business written subsequent to October 1, 1905	391,117.37	
Agents' balances, representing business written prior to October 1, 1905	38,725.79	
Bills receivable, taken for fire risks	30,702.50	
Total ledger assets		$ 3,864,384.21

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		$ 8,674.72
Market value of real estate over book value		50,000.00
Gross assets		$ 3,923,058.93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 38,725.79	
Bills receivable, past due, taken for fire risks	30,702.50	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	38,659.06	
Total		108,087.35
Total admitted assets		$ 3,814,971.58

LIABILITIES.

Gross losses adjusted and unpaid	$ 24,584.74	
Gross claims for losses in process of adjustment	146,439.85	
Gross claims for losses resisted	40,110.73	
Total	$ 211,135.32	
Deduct re-insurance due or accrued	3,176.64	
Net amount of unpaid losses and claims		$ 207,958.68
Unearned premiums on fire risks, running one year or less	$ 1,048,126.93	
Unearned premiums on fire risks, running more than one year	1,146,695.43	
Total unearned premiums as computed above		2,194,822.36
Salaries, rents, etc., due and accrued		2,931.45
Return premiums		29,848.05
Re-insurance premiums		6,651.95
Total liabilities, except capital		$ 2,442,212.49
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,172,759.09	
Surplus as regards policy-holders		1,372,759.09
Total liabilities		$ 3,814,971.58

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$372,672,532.00	$ 4,135,900.26
Written or renewed during the year	338,474,231.00	3,713,102.29
Total	$711,146,763.00	$ 7,849,002.55
Deduct those expired and marked off as terminated	300,662,514.00	3,418,076.99
In force at the end of the year 1905	$410,484,249.00	$ 4,430,925.56
Deduct amount re-insured	27,606,886.00	261,793.48
Net amount in force December 31, 1905	$382,877,363.00	$ 4,169,132.08

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 173,232,691.00	$ 2,096,253.87	$ 1,048,126.93
In 1904	2 years	One-fourth	1,681,965.00	14,737.05	3,684.26
In 1905	2 years	Three-fourths	3,249,159.00	28,584.33	21,438.25
In 1903	3 years	One-sixth	40,450,960.00	368,485.29	61,414.21
In 1904	3 years	One-half	52,237,864.00	491,091.02	245,545.51
In 1905	3 years	Five-sixths	63,890,553.00	569,539.41	474,616.17
In 1902	4 years	One-eighth	68,571.00	22.74	2.84

In 1903	4 years	Three-eighths	$ 469,751.00	$ 4,018.35	$ 1,506.88
In 1904	4 years	Five-eighths	858,836.00	8,576.15	5,360.09
In 1905	4 years	Seven-eighths	1,395,667.00	15,126.49	13,235.68
In 1901	5 years	One-tenth	6,854,434.00	85,521.42	8,552.14
In 1902	5 years	Three-tenths	7,180,437.00	95,059.98	28,517.99
In 1903	5 years	One-half	9,359,534.00	112,808.00	56,404.00
In 1904	5 years	Seven-tenths	10,283,670.00	124,625.30	87,237.71
In 1905	5 years	Nine-tenths	11,631,771.00	154,088.44	138,679.60
Over 5 years		Pro rata	31,500.00	594.24	500.10
Total			$ 382,877,363.00	$ 4,169,132.08	$ 2,194,822.36

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,129,968.59
Largest amount written on any one risk	100,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 2,180,902.00
Premiums received	17,862.55
Losses paid	7,695.17
Losses incurred	8,006.64
Losses now unpaid	769.13

UNITED STATES BRANCH NORWICH UNION FIRE INSURANCE SOCIETY OF ENGLAND.

Incorporated 1797. Commenced Business in United States 1877.

United States Manager, J. MONTGOMERY HARE.

Head Office in United States, 56–58 Pine Street, New York, N. Y.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 2,638,045.41

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,736,230.96	
Deduct re-insurance, rebate, abatement and return premiums	632,283.04	
Received for premiums other than perpetuals		2,103,947.92
Interest on mortgage loans	$ 1,800.00	
Interest on bonds and dividends on stocks	81,473.55	
Total interest		83,273.55
Profit on sale or maturity of ledger assets		5,050.25
Total income		$ 2,192,271.72
Sum of both amounts		$ 4,830,317.13

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,278,099.00	
Deduct amount received for salvage and from re-insurance in other companies	147,033.15	
Net amount paid for losses		$ 1,131,066.16
Remitted to home office		274,356.14
Commissions or brokerage		427,549.89
Salaries, fees and all other charges of officers, clerks, agents and other employees		153,800.91
Taxes, licenses and Insurance Department fees		62,528.11
Rents		17,511.48
Advertising and stationery		20,851.09
Maps, furniture and fixtures		23,788.54
Miscellaneous		69,054.93
Total disbursements during the year		$ 2,180,507.25
Balance December 31, 1905		$ 2,649,809.88

LEDGER ASSETS.

Mortgage loans on real estate	$ 40,000.00	
Book value of bonds and stocks	2,006,901.83	
Cash in company's office	2,111.66	
Deposited in banks	345,342.18	
Agents' balances, representing business written subsequent to October 1, 1905	246,773.33	
Agents' balances, representing business written prior to October 1, 1905	7,160.60	
Cash in hands of special agents	1,520.28	
Total ledger assets		$ 2,649,809.88

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 150.00	
Interest accrued on bonds and stocks	22,000.14	
Total		22,150.14
Market value of bonds and stocks over book value		93,080.17
Gross assets		$ 2,766,582.73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	7,160.60
Total admitted assets	$ 2,759,422.13

LIABILITIES.

Gross losses adjusted and unpaid	$ 43,453.35	
Gross claims for losses in process of adjustment	74,024.65	
Gross claims for losses resisted	15,085.40	
Total	$ 132,563.40	
Deduct re-insurance due or accrued	17,346.33	
Net amount of unpaid losses and claims		$ 115,217.07
Unearned premiums on fire risks, running one year or less	$ 764,087.43	
Unearned premiums on fire risks, running more than one year	956,584.42	
Total unearned premiums as computed above		1,720,671.85
Salaries, rents, etc., due and accrued		23,253.62
Commissions, brokerage and other charges due to agents and brokers		8,481.95
Total liabilities, except capital		$ 1,867,624.49

Statutory deposit	$ 200,000.00	
Surplus over all liabilities	691,797.64	
Surplus as regards policy-holders		$ 891,797.64
Total liabilities		$ 2,759,422.13

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 315,616,305.00	$ 3,448,401.23
Written or renewed during the year	239,253,894.00	2,736,230.96
Total	$ 554,870,199.00	$ 6,184,632.19
Deduct those expired and marked off as terminated	224,417,186.00	2,571,816.64
In force at the end of the year 1905	$ 330,453,013.00	$ 3,612,815.55
Deduct amount re-insured	31,770,679.00	298,871.32
Net amount in force December 31, 1905	$ 298,682,334.00	$ 3,313,944.23

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 122,000,709.00	$ 1,528,174.84	$ 764,087.43
In 1904	2 years	One-fourth	1,255,590.00	11,404.46	2,851.12
In 1905	2 years	Three-fourths	1,570,751.00	15,125.51	11,344.14
In 1903	3 years	One-sixth	37,978,148.00	354,567.79	59,094.63
In 1904	3 years	One-half	44,683,813.00	429,135.85	214,567.92
In 1905	3 years	Five-sixths	46,179,936.00	463,839.60	386,533.00
In 1902	4 years	One-eighth	650,939.00	5,659.53	707.44
In 1903	4 years	Three-eighths	687,200.00	5,828.08	2,185.53
In 1904	4 years	Five-eighths	891,516.00	8,514.99	5,321.87
In 1905	4 years	Seven-eighths	1,214,901.00	9,837.39	8,607.71
In 1901	5 years	One-tenth	6,745,071.00	76,284.74	7,628.47
In 1902	5 years	Three-tenths	6,681,310.00	76,581.04	22,974.32
In 1903	5 years	One-half	9,057,990.00	100,566.18	50,283.10
In 1904	5 years	Seven-tenths	9,108,547.00	103,584.28	72,509.00
In 1905	5 years	Nine-tenths	9,941,813.00	124,225.75	111,803.17
Over five years		Pro rata	34,100.00	614.20	173.00
Total			$ 298,682,334.00	$ 3,313,944.23	$ 1,720,671.85

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,066,573.97
Largest amount written on any one risk	70,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 982,494.00
Premiums received	17,248.33
Losses paid	4,775.20
Losses incurred	4,873.41
Losses now unpaid	Not given.

UNITED STATES BRANCH PALATINE INSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated August 22, 1900. Commenced Business in United States January 1, 1901.

United States Manager, A. H. WRAY.

Head Office in United States, Corner Pine and William Streets, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 2,096,716.14

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,076,693.37	
Deduct re-insurance, rebate, abatement and return premiums	661,326.29	
Received for premiums other than perpetuals		1,415,367.08
Interest on bonds and dividends on stocks	$ 48,335.37	
Interest from all other sources	8,315.48	
Total interest		56,650.85
Total income		$ 1,472,017.93
Sum of both amounts		$ 3,568,734.07

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 828,954.80	
Deduct amount received for salvage and from re-insurance in other companies	164,381.15	
Net amount paid for losses		664,573.65
Remitted to home office		52,939.27
Commissions or brokerage		308,213.44
Salaries, fees and all other charges of officers, clerks, agents and other employees		79,212.64
Taxes, licenses and Insurance Department fees		43,830.03
Rents		8,150.55
Loss on sales or maturity of ledger assets		704.25
Printing and stationery		8,707.49
National and local boards		23,946.91
Travel and surveys		18,631.14
Postage, telegrams, express and exchange		11,162.94
Sundries		8,980.28
Total disbursements during the year		$ 1,229,052.27
Balance December 31, 1905		$ 2,339,681.48

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,863,654.02	
Cash in company's office	4,449.52	
Deposited in banks	200,148.05	
Agents' balances, representing business written subsequent to October 1, 1905	260,812.65	
Agents' balances, representing business written prior to October 1, 1905	7,008.51	
Re-insurance on losses paid	3,608.73	
Total ledger assets		$ 2,339,681.48

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 1,940.84
Market value of bonds and stocks over book value	13,595.98
Gross assets	$ 2,355,218.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	7,008.51
Total admitted assets	$ 2,348,209.79

LIABILITIES.

Gross losses adjusted and unpaid	$ 14,529.00	
Gross claims for losses in process of adjustment	105,079.00	
Gross claims for losses resisted	24,558.00	
Total	$ 144,166.00	
Deduct re-insurance due or accrued	38,600.00	
Net amount of unpaid losses and claims		$ 105,566.00
Unearned premiums on fire risks, running one year or less	$ 539,133.32	
Unearned premiums on fire risks, running more than one year	562,105.39	
Total unearned premiums as computed above		1,101,238.71
Salaries, rents, etc., due and accrued		2,905.47
Commissions, brokerage and other charges due to agents and brokers		32,636.52
Return premiums		7,011.49
Re-insurance premiums		35,397.17
Total liabilities, except capital		$ 1,284,755.36
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	863,454.43	
Surplus as regards policy-holders		1,063,454.43
Total liabilities		$ 2,348,209.79

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 180,698,574.00	$ 2,287,827.92
Written or renewed during the year	167,299,221.00	2,076,693.37
Total	$ 347,997,795.00	$ 4,364,521.29
Deduct expirations and cancellations	151,446,918.00	1,944,559.51
In force at the end of the year 1905	$ 196,550,877.00	$ 2,419,961.78
Deduct amount re-insured	25,380,820.00	340,773.58
Net amount in force December 31, 1905	$ 171,170,057.00	$ 2,079,188.20

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 82,064,151.00	$ 1,078,266.64	$ 539,133.32
In 1904	2 years	One-fourth	859,545.00	5,604.79	1,401.20
In 1905	2 years	Three-fourths	1,395,650.00	11,716.10	8,787.07
In 1903	3 years	One-sixth	14,629,561.00	160,873.60	26,812.27
In 1904	3 years	One-half	20,458,686.00	220,055.99	110,028.00
In 1905	3 years	Five-sixths	23,613,827.00	253,550.39	211,291.99
In 1902	4 years	One-eighth	638,923.00	6,309.52	788.69
In 1903	4 years	Three-eighths	572,301.00	6,165.71	2,312.14
In 1904	4 years	Five-eighths	707,996.00	7,408.37	4,630.23
In 1905	4 years	Seven-eighths	694,141.00	7,251.10	6,344.72
In 1901	5 years	One-tenth	3,178,644.00	39,557.72	3,955.77

In 1902----5 years	Three-tenths	$ 3,681,720.00	$ 46,592.35	$ 13,977.71
In 1903----5 years	One-half	5,064,951.00	61,295.84	30,647.92
In 1904----5 years	Seven-tenths	6,432,882.00	79,791.99	55,854.39
In 1905----5 years	Nine-tenths	7,171,179.00	94,640.97	85,176.88
Over 5 years	Nine-tenths	5,900.00	107.12	96.41
Total		$ 171,170,057.00	$ 2,079,188.20	$ 1,101,238.71

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 648,226.65
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 509,660.00
Premiums received	8,371.32
Losses paid	5,683.47
Losses incurred	5,703.47
Losses now unpaid	20.00

UNITED STATES BRANCH PHŒNIX ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Incorporated November 17, 1782. Commenced Business in United States, October, 1879.

United States Manager, A. D. IRVING.

Head Office in United States, 47 Cedar Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 3,262,976.68

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,666,772.88	
Deduct re-insurance, rebate, abatement and return premiums	1,220,780.40	
Received for premiums other than perpetuals		2,445,992.48
Interest on bonds and dividends on stocks	$ 91,447.04	
Interest from all other sources	3,748.88	
Total interest		95,195.92
Received from home office		156,981.62
Total income		$ 2,698,170.02
Sum of both amounts		$ 5,961,146.70

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,738,166.09	
Deduct amount received for salvage and from re-insurance in other companies	357,241.69	
Net amount paid for losses		1,380,924.40
Remitted to home office		167,689.39

Commissions or brokerage		$ 459,151.69
Salaries, fees and all other charges of officers, clerks, agents and other employees		180,475.81
Taxes, licenses and Insurance Department fees		79,046.10
Rents		24,567.74
Advertising, printing, stationery		18,408.14
Postage, telegrams and express		20,098.15
Sundries		87,107.36
Total disbursements during the year		$ 2,417,468.78
Balance December 31, 1905		$ 3,543,677.92

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,964,771.60	
Cash in company's office	750.39	
Deposited in banks	321,687.55	
Agents' balances, representing business written subsequent to October 1, 1905	254,110.47	
Agents' balances, representing business written prior to October 1, 1905	2,357.91	
Total ledger assets		$ 3,543,677.92

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		37,185.40
Re-insurance due on losses already paid		4,150.89
Gross assets		$ 3,585,014.21

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905,	$ 2,357.91	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	127,644.13	
Total		130,002.04
Total admitted assets		$ 3,455,012.17

LIABILITIES.

Gross losses adjusted and unpaid	$ 33,588.00	
Gross claims for losses in process of adjustment	148,368.00	
Gross claims for losses resisted	16,069.00	
Total	$ 198,025.00	
Deduct re-insurance due or accrued	49,664.00	
Net amount of unpaid losses and claims		$ 148,361.00
Unearned premiums on fire risks, running one year or less	$ 929,389.26	
Unearned premiums on fire risks, running more than one year	939,605.04	
Unearned premiums on excess of original premiums over amount received for re-insurance	491.20	
Total unearned premiums as computed above		1,869,485.50
Salaries, rents, etc., due and accrued		2,676.45
Re-insurance premiums		44,539.61
Total liabilities, except capital		$ 2,065,062.56
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,189,949.61	
Surplus as regards policy-holders		1,389,949.61
Total liabilities		$ 3,455,012.17

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Preminms.*
In force December 31, 1904	$ 392,253,111.00	$ 4,536,625.93
Written or renewed during the year	317,956,225.00	3,666,772.88
Total	$ 710,209,336.00	$ 8,203,398.81
Deduct those expired and marked off as terminated	309,597,881.00	3,714,683.75
In force at the end of the year 1905	$ 400,611,455.00	$ 4,488,715.06
Deduct amount re-insured	78,071,714.00	853,177.28
Net amount in force December 31, 1905	$ 322,539,741.00	$ 3,635,537.78

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 139,141,023.00	$ 1,858,778.53	$ 929,389.26
In 1904	2 years	One-fourth	556,377.00	3,881.20	970.30
In 1905	2 years	Three-fourths	429,829.00	7,202.79	5,402.10
In 1903	3 years	One-sixth	41,828,481.00	375,229.99	62,538.33
In 1904	3 years	One-half	47,576,641.00	437,654.31	218,827.15
In 1905	3 years	Five-sixths	53,258,279.00	476,323.75	396,936.46
In 1902	4 years	One-eighth	477,591.00	4,079.73	509.97
In 1903	4 years	Three-eighths	591,047.00	4,489.75	1,683.66
In 1904	4 years	Five-eighths	661,507.00	4,617.99	2,886.25
In 1905	4 years	Seven-eighths	503,991.00	4,486.37	3,925.58
In 1901	5 years	One-tenth	6,362,349.00	72,515.51	7,251.55
In 1902	5 years	Three-tenths	7,026,204.00	82,361.37	24,708.41
In 1903	5 years	One-half	7,537,311.00	100,695.01	50,347.50
In 1904	5 years	Seven-tenths	7,341,425.00	96,407.78	67,485.45
In 1905	5 years	Nine-tenths	9,247,686.00	106,813.70	96,132.33
Total			$ 322,539,741.00	$ 3,635,537.78	$ 1,868,994.30

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,305,117.71
Largest amount written on any one risk	30,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,541,846.00
Premiums received	11,672.41
Losses paid	5,774.82
Losses incurred	8,347.82
Losses now unpaid	3,099.00

UNITED STATES BRANCH PRUSSIAN NATIONAL INSURANCE COMPANY OF STETTIN, GERMANY.

Incorporated 1845. Commenced Business in the United States November, 1891.

United States Manager, THEO. W. LETTON.

Head Office in the United States, 1342 Monadnock Block, Chicago, Ill.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904			$ 1,129,474.69

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 1,174,267.44	$ 1,982.82	
Deduct re-insurance, rebate, abatement and return premiums	365,556.47		
	$ 808,710.97	$ 1,982.82	
Received for premiums other than perpetuals			810,693.79
Interest on bonds			37,100.56
Old accounts collected			262.14
Total income			$ 848,056.49
Sum of both amounts			$ 1,977,531.18

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 544,728.32	$ 60.21	
Deduct amount received for salvage and from re-insurance in other companies	155,261.69		
	$ 389,466.63	$ 60.21	
Net amount paid for losses			389,526.84
Remitted to home office			964.64
Commissions or brokerage			170,101.29
Salaries, fees and all other charges of officers, clerks, agents and other employees			70,684.29
Taxes, licenses and Insurance Department fees			24,740.92
Rents			4,000.08
Maps			2,620.44
Loss on sales or maturity of ledger assets			2,604.70
Advertising, stationery and agents' supplies			4,183.11
Postage, express and telegrams			7,606.07
Local boards			14,465.36
Sundry expenses			4,004.85
Old accounts charged off			143.93
Total disbursements during the year			$ 695,646.52
Balance December 31, 1905			$ 1,281,884.66

LEDGER ASSETS.

Book value of bonds	$ 1,091,574.92	
Cash in company's office	1,671.33	
Deposited in banks	52,858.64	
Agents' balances, representing business written subsequent to October 1, 1905	134,810.29	
Agents' balances, representing business written prior to October 1, 1905	969.48	
Total ledger assets		$ 1,281,884.66

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		$ 6,939.15
Gross assets		$ 1,288,823.81

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 969.48	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds	8,461.17	
Total		9,430.65
Total admitted assets		$ 1,279,393.16

LIABILITIES.

Gross losses adjusted and unpaid	$ 34,125.00	
Gross claims for losses in process of adjustment	62,149.00	
Gross claims for losses resisted	5,595.00	
Total	$ 101,869.00	
Deduct re-insurance due or accrued	35,566.00	
Net amount of unpaid losses and claims		$ 66,303.00
Unearned premiums on fire risks, running one year or less	$ 256,476.20	
Unearned premiums on fire risks, running more than one year	432,744.06	
Unearned premiums on unexpired marine risks	6.65	
Unearned premiums on excess of original premiums over amount received for re-insurance	221.41	
Total unearned premiums as computed above		689,448.32
Salaries, rents, etc., due and accrued		663.27
Total liabilities, except capital		$ 756,414.59
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	322,978.57	
Surplus as regards policy-holders		522,978.57
Total liabilities		$ 1,279,393.16

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 107,979,576.00	$ 1,399,595.00
Written or renewed during the year	88,057,352.00	1,174,267.44
Total	$ 196,036,928.00	$ 2,573,862.44
Deduct those expired and marked off as terminated	77,083,883.00	1,016,070.15
In force at the end of the year 1905	$ 118,953,045.00	$ 1,557,792.29
Deduct amount re-insured	17,788,669.00	283,440.94
Net amount in force December 31, 1905	$ 101,164,376.00	$ 1,274,351.35

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 102.00	$ .50
Written or renewed during the year	456,686.00	1,982.82
Total	$ 456,788.00	$ 1,983.32
Deduct those expired and marked off as terminated	455,658.00	1,976.67
In force at the end of the year 1905	$ 1,130.00	$ 6.65
Net amount in force December 31, 1905	$ 1,130.00	$ 6.65

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 37,342,504.00	$ 512,952.40	$ 256,476.20
In 1904	2 years	One-fourth	29,300.00	321.64	80.41
In 1905	2 years	Three-fourths	52,250.00	681.95	511.46
In 1903	3 years	One-sixth	12,321,410.00	140,587.84	23,431.31
In 1904	3 years	One-half	17,256,734.00	200,720.55	100,360.28
In 1905	3 years	Five-sixths	19,656,648.00	235,516.50	196,263.75
In 1902	4 years	One-eighth	263,014.00	2,079.06	259.88
In 1903	4 years	Three-eighths	232,764.00	1,857.20	696.45
In 1904	4 years	Five-eighths	250,425.00	2,086.33	1,303.96
In 1905	4 years	Seven-eighths	429,653.00	3,510.33	3,071.54
In 1901	5 years	One-tenth	1,487,313.00	19,421.04	1,942.10
In 1902	5 years	Three-tenths	1,698,384.00	22,831.24	6,849.37
In 1903	5 years	One-half	2,236,901.00	29,873.66	14,936.83
In 1904	5 years	Seven-tenths	3,361,952.00	43,418.64	30,393.05
In 1905	5 years	Nine-tenths	4,545,124.00	58,492.97	52,643.67
Total			$ 101,164,376.00	$ 1,274,351.35	$ 689,220.26

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 388,676.26
Losses incurred during 1905—ocean marine	60.21
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 899,997.00
Premiums received	13,916.97
Losses paid	7,801.70
Losses incurred	7,859.55
Losses now unpaid	1,569.00

UNITED STATES BRANCH ROSSIA INSURANCE COMPANY OF ST. PETERSBURG, RUSSIA.

Incorporated 1881. Commenced Business in United States February 6, 1904.

United States Manager, CARL F. STURHAN.

Head Office in United States, 92 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 1,091,773.00

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,517,942.61	
Deduct re-insurance, rebate, abatement and return premiums	395,300.06	
Received for premiums other than perpetuals		2,122,642.55
Interest on bonds	$ 44,005.00	
Interest from all other sources	3,298.04	
Total interest		47,303.04
Received from home office		11,045.00
Total income		$ 2,180,990.59
Sum of both amounts		$ 3,272,763.59

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 699,466.04	
Deduct amount received for salvage and from re-insurance in other companies	14,196.13	
Net amount paid for losses		685,269.91
Commissions or brokerage		580,287.65
Salaries, fees and all other charges of officers, clerks, agents and other employees		20,917.93
Taxes, licenses and Insurance Department fees		2,726.22
Rents		2,540.62
All other expenditures		12,830.04
Total disbursements during the year		$ 1,304,572.37
Balance December 31, 1905		$ 1,968,191.22

LEDGER ASSETS.

Book value of bonds	$ 1,786,579.17	
Deposited in banks	113,271.08	
Agents' balances, representing business written subsequent to October 1, 1905	68,340.97	
Total ledger assets		$ 1,968,191.22

NON-LEDGER ASSETS.

Interest due and accrued on bonds	19,034.17
Gross assets	$ 1,987,225.39

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:	
Bonds	37,852.57
Total admitted assets	$ 1,949,372.82

LIABILITIES.

Gross claims for losses in process of adjustment	$ 228,704.00	
Net amount of unpaid losses and claims		$ 228,704.00
Unearned premiums on fire risks, running one year or less	$ 755,148.16	
Unearned premiums on fire risks, running more than one year	232,276.04	
Total unearned premiums as computed above		987,424.20
Total liabilities, except capital		$ 1,216,128.20
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	533,244.62	
Surplus as regards policy-holders		733,244.62
Total liabilities		$ 1,949,372.82

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 64,707,477.00	$ 693,293.63
Written or renewed during the year	201,464,375.00	2,517,942.61
Total	$ 266,171,852.00	$ 3,211,236.24
Deduct those expired and marked off as terminated	105,830,543.00	1,393,191.80
Net amount in force December 31, 1905	$ 160,341,309.00	$ 1,818,044.44

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 132,801,496.00	$ 1,510,296.32	$ 755,148.16
In 1904	2 years	One-fourth	602,398.00	6,518.06	1,629.52
In 1905	2 years	Three-fourths	1,658,768.00	18,184.96	13,638.72
In 1904	3 years	One-half	5,553,026.00	60,101.84	30,050.92
In 1905	3 years	Five-sixths	12,440,765.00	141,769.90	118,141.58
In 1904	4 years	Five-eighths	221,455.00	2,438.47	1,524.04
In 1905	4 years	Seven-eighths	497,630.00	6,521.71	5,706.50
In 1904	5 years	Seven-tenths	1,589,463.00	17,035.66	11,924.99
In 1905	5 years	Nine-tenths	4,976,308.00	55,177.52	49,659.77
Total			$ 160,341,309.00	$ 1,818,044.44	$ 987,424.20

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 819,296.91
Largest amount written on any one risk	35,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 1,060,496.00
Premiums received	17,017.99
Losses paid	5,001.73
Losses incurred	7,076.73
Losses now unpaid	2,825.00

UNITED STATES BRANCH ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Incorporated May 31, 1845. Commenced Business in United States 1851.

United States Manager, E. F. BEDDALL.

Head Office in United States, 50 Wall Street, New York City.

Statutory deposit, $235,000.00.

Amount of net or ledger assets December 31, 1904		$ 8,380,653.68

INCOME.

	Fire.	
Gross premiums received during the year	$ 7,722,636.53	
Deduct re-insurance, rebate, abatement and return premiums	2,442,919.61	
Received for premiums other than perpetuals		5,279,716.92
Deposit premiums received on perpetual risks		506.00
Interest on mortgage loans	$ 12,870.67	
Interest on bonds and dividends on stocks	161,964.00	
Interest from all other sources	10,500.89	
Rents from company's property, including $17,721.45 for company' own occupancy	184,413.03	
Total interest and rents		369,748.59
Received from home office		1,169,031.37
Total income		$ 6,819,002.88
Sum of both amounts		$ 15,199,356.56

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 3,273,027.96	
Deduct amount received for salvage and from re-insurance in other companies	702,267.91	
Net amount paid for losses		2,570,760.05
Deposit premiums returned		17,306.77
Remitted to home office		2,268,765.36
Commissions or brokerage		907,346.11
Salaries, fees and all other charges of officers, clerks, agents and other employees		390,480.11
Taxes on real estate		29,450.74
All other taxes, licenses and Insurance Department fees		173,765.17
Rents, including $17,721.45 for company's own occupancy		44,332.26
Repairs and expenses (other than taxes on real estate)		75,698.65
Advertising, printing and stationery		63,130.50
Legal expenses		5,366.12
Furniture and fixtures		1,508.81
Miscellaneous expenses		246,654.67
Total disbursements during the year		$ 6,794,565.32
Balance December 31, 1905		$ 8,404,791.24

LEDGER ASSETS.

Book value of real estate	$ 2,583,564.88
Mortgage loans on real estate	320,000.00
Book value of bonds and stocks	4,229,153.43
Cash in company's office	957.76

Deposited in banks	$ 424,616.75	
Agents' balances, representing business written subsequent to October 1, 1905	821,691.76	
Agents' balances, representing business written prior to October 1, 1905	19,466.37	
Cash in branch offices	5,340.29	
Total ledger assets		$ 8,404,791.24

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,320.83	
Interest accrued on bonds and stocks	46,925.15	
Rents accrued on company's property or lease	5,910.21	
Total		55,156.19
Due from other companies for re-insurance already paid		23,804.17
Gross assets		$ 8,483,751.60

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 19,466.37	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	34,353.55	
Total		53,819.92
Total admitted assets		$ 8,429,931.68

LIABILITIES.

Gross losses adjusted and unpaid	$ 31,698.33	
Gross claims for losses in process of adjustment	311,910.36	
Gross claims for losses resisted	51,723.00	
Total	$ 395,331.69	
Deduct re-insurance due or accrued	82,157.76	
Net amount of unpaid losses and claims		$ 313,173.93
Unearned premiums on fire risks, running one year or less	$ 1,778,784.73	
Unearned premiums on fire risks, running more than one year	2,949,012.22	
Unearned premiums in excess of original premiums over amount received for re-insurance	72.50	
Total unearned premiums as computed above		4,727,869.45
Amount reclaimable on perpetual fire insurance policies		129,792.22
Net premium reserve and all other liabilities except capital under the Life Insurance Department		100,000.00
Salaries, rents, etc., due and accrued		65,187.08
Commissions, brokerage and other charges due to agents and brokers		12,816.77
Return premiums		22,286.13
Re-insurance premiums		83,305.77
Total liabilities, except capital		$ 5,454,431.35
Statutory deposit	$ 235,000.00	
Surplus over all liabilities	2,740,500.33	
Surplus as regards policy-holders		2,975,500.33
Total liabilities		$ 8,429,931.68

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 967,229,498.84	$ 10,283,228.21
Written or renewed during the year	710,989,277.72	7,722,636.53
Total	$ 1,678,218,776.56	$ 18,005,864.74
Deduct those expired and marked off as terminated	666,135,561.64	7,228,361.84
In force at the end of the year 1905	$ 1,012,083,214.92	$ 10,777,502.90
Deduct amount re-insured	139,741,999.00	1,663,637.75
Net amount in force December 31, 1905	$ 872,341,215.92	$ 9,113,865.15

SCHEDULE OF PERPETUAL FIRE RISKS.

	Amount.	*Total Deposits.*	*Interest Premiums.*
Perpetual risks in force December 31, 1904	$ 7,104,902.00	$ 163,518.70	$ 6,540.75
Written during the year 1905	21,800.00	506.00	20.24
Total	$ 7,126,702.00	$ 164,024.70	$ 6,560.99
Deduct those marked off as cancelled 1905	621,714.00	17,306.77	692.26
In force December 31, 1905	$ 6,504,988.00	$ 146,717.93	$ 5,868.73

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 290,223,231.01	$ 3,557,569.46	$ 1,778,784.73
In 1904	2 years	One-fourth	2,390,959.39	21,241.06	5,310.26
In 1905	2 years	Three-fourths	2,444,951.05	19,849.33	14,887.00
In 1903	3 years	One-sixth	117,936,266.47	995,487.78	165,914.63
In 1904	3 years	One-half	131,144,340.67	1,156,098.59	578,049.29
In 1905	3 years	Five-sixths	141,198,605.54	1,254,305.21	1,045,254.34
In 1902	4 years	One-eighth	1,724,534.00	16,156.05	2,019.51
In 1903	4 years	Three-eighths	1,938,380.00	16,590.12	6,221.29
In 1904	4 years	Five-eighths	1,857,107.55	17,670.64	11,044.15
In 1905	4 years	Seven-eighths	1,896,926.00	18,422.08	16,119.32
In 1901	5 years	One-tenth	29,591,395.67	324,529.92	32,452.99
In 1902	5 years	Three-tenths	32,447,938.23	367,576.88	110,273.06
In 1903	5 years	One-half	33,875,675.34	383,765.99	191,882.99
In 1904	5 years	Seven-tenths	37,693,227.00	436,806.32	305,764.42
In 1905	5 years	Nine-tenths	43,192,889.00	492,064.28	442,857.85
Over 5 years		Pro rata	2,784,789.00	35,731.44	20,961.12
Total			$ 872,341,215.92	$ 9,113,865.15	$ 4,727,796.95
Perpetual risks			6,504,988.00	146,717.93	129,792.22
Grand total			$ 878,846,203.92	$ 9,260,583.08	$ 4,857,589.17

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 2,508,480.18
Largest amount written on any one risk	285,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.	*Tornado.*
Risks written	$ 3,073,267.00	$ 41,900.00
Premiums received	28,932.00	150.00
Losses paid	9,509.00	----------
Losses incurred	11,906.00	----------
Losses now unpaid	2,526.78	----------

UNITED STATES BRANCH ROYAL EXCHANGE ASSURANCE COMPANY OF LONDON, ENGLAND.

Incorporated 1720. Commenced Business in United States 1891.

United States Manager, UBERTO C. CROSBY.

Head Office in United States, 92 William Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 2,403,350.51

INCOME.

	Fire.	
Gross premiums received during the year	$ 2,357,736.26	
Deduct re-insurance, rebate, abatement and return premiums	1,208,906.09	
Received for premiums other than perpetuals		1,148,830.17
Interest on bonds and dividends on stocks	$ 79,710.75	
Total interest		79,710.75
Received from home office		254,454.32
Total income		$ 1,482,995.24
Sum of both amounts		$ 3,886,345.75

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,203,913.72	
Deduct amount received for salvage and from re-insurance in other companies	417,326.48	
Net amount paid for losses		813,587.24
Remitted to home office		87,643.96
Commissions or brokerage		370,978.98
Salaries, fees and all other charges of officers, clerks, agents and other employees		114,690.00
Taxes, licenses and Insurance Department fees		66,951.77
Rents		10,200.00
Advertising, inspection, stationery, traveling, printing, postage and miscellaneous		142,354.63
Total disbursements during the year		$ 1,606,406.58
Balance December 31, 1905		$ 2,279,939.17

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,854,405.30	
Cash in company's office	2,340.56	
Deposited in banks	111,932.51	
Agents' balances representing business written subsequent to October 1, 1905	246,669.08	
Agents' balances representing business written prior to October 1, 1905	38,178.77	
Office furniture and maps	20,552.65	
Special deposit, Philadelphia	100.00	
Current accounts	5,760.30	
Total ledger assets		$ 2,279,939.17

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	15,481.59
Gross assets	$ 2,295,420.76

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	$ 20,552.65	
Agents' balances, representing business written prior to October 1, 1905	38,178.17	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	27,499.05	
Total		$ 86,230.47
Total admitted assets		$ 2,209,190.29

LIABILITIES.

Gross losses adjusted and unpaid	$ 3,000.00	
Gross claims for losses in process of adjustment	156,934.00	
Gross claims for losses resisted	12,317.00	
Total	$ 172,251.00	
Deduct re-insurance due or accrued	81,350.00	
Net amount of unpaid losses and claims		$ 90,901.00
Unearned premiums on fire risks, running one year or less	$ 451,951.54	
Unearned premiums on fire risks, running more than one year	557,026.51	
Unearned premiums on excess of original premiums over amount received for re-insurance	1,444.34	
Total unearned premiums as computed above		1,010,422.39
Interest due or accrued, remaining unpaid		1,364.42
Salaries, rents, etc., due and accrued		2,746.37
Commissions, brokerage and other charges due to agents and brokers		56,969.57
Re-insurance premiums		44,281.95
Total liabilities, except capital		$ 1,206,685.70
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	802,504.59	
Surplus as regards policy-holders		1,002,504.59
Total liabilities		$ 2,209,190.29

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 256,327,115.00	$ 2,928,770.19
Written or renewed during the year	193,364,201.00	2,357,736.26
Total	$ 449,691,316.00	$ 5,286,506.45
Deduct those expired and marked off as terminated	223,186,636.00	2,732,205.12
In force December 31, 1905	$ 226,504,680.00	$ 2,554,301.33
Deduct amount re-insured	47,405,423.00	587,355.33
Net amount in force December 31, 1905	$ 179,099,257.00	$ 1,966,946.00

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 71,266,082.00	$ 903,903.08	$ 451,951.54
In 1904	2 years	One-fourth	3,314,664.00	41,300.02	10,325.00
In 1905	2 years	Three-fourths	501,527.00	4,527.26	3,395.45
In 1903	3 years	One-sixth	20,711,186.00	191,282.77	31,880.46
In 1904	3 years	One-half	29,497,742.00	242,178.83	121,089.41
In 1905	3 years	Five-sixths	24,500,933.00	246,523.17	205,435.95
In 1902	4 years	One-eighth	457,791.00	4,399.05	549.88
In 1903	4 years	Three-eighths	385,679.00	3,425.80	1,284.67
In 1904	4 years	Five-eighths	795,082.00	8,458.21	5,286.35
In 1905	4 years	Seven-eighths	375,375.00	3,059.11	2,676.72
In 1901	5 years	One-tenth	3,007,327.00	35,486.70	3,548.67

In 1902----5 years	Three-tenths	$ 5,247,614.00	$ 61,315.20	$ 18,394.56
In 1903----5 years	One-half	6,802,722.00	76,060.78	38,030.39
In 1904----5 years	Seven-tenths	6,828,611.00	76,972.02	53,880.40
In 1905----5 years	Nine-tenths	5,406,922.00	68,054.00	61,248.60
Total		$ 179,099,257.00	$ 1,966,946.00	$ 1,008,978.05

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 784,463.24
Largest amount written on any one risk	200,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 561,337.00
Premiums received	8,475.04
Losses paid	5,109.46
Losses incurred	5,564.46
Losses now unpaid	1,165.00

UNITED STATES BRANCH SALAMANDRA INSURANCE COMPANY OF ST. PETERSBURG, RUSSIA.

Incorporated January, 1846. Commenced Business in United States, December 30, 1899.

United States Manager, ALBERT WILCOX & Co.

Head Office in the United States, 27 William Street, New York, N. Y.

Statutory deposit, $200,000.00

Amount of net or ledger assets December 31, 1904		$ 1,261,799.09

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,578,612.43	
Deduct re-insurance, rebate, abatement and return premiums	305,705.21	
Received for premiums other than perpetuals		1,272,907.22
Interest on bonds	$ 39,911.17	
Interest from all other sources	1,600.79	
Total interest		41,511.96
Total income		$ 1,314,419.18
Sum of both amounts		$ 2,576,218.27

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 682,386.31	
Net amount paid for losses		682,386.31
Remitted to home office		150,000.00
Commissions or brokerage		382,824.40
Salaries, fees and all other charges of officers, clerks, agents and other employees		1,265.78
Taxes, licenses and Insurance Department fees		15,546.49
Loss on sales or maturity of ledger assets		10,128.75
Total disbursements during the year		$ 1,242,151.73
Balance December 31, 1905		$ 1,334,066.54

LEDGER ASSETS.

Book value of bonds	$ 946,975.00	
Cash in company's office	2,838.45	
Deposited in banks	100,077.83	
Agents' balances, representing business written subsequent to October 1, 1905	94,505.73	
Cash deposited with New York Life Insurance Trust Co., U. S. Trustees	189,669.53	
Total ledger assets		$ 1,334,066.54

NON-LEDGER ASSETS.

Interest accrued on bonds		10,569.70
Total admitted assets		$ 1,344,636.24

LIABILITIES.

Gross losses adjusted and unpaid	$ 41,209.63	
Gross claims for losses in process of adjustment	116,524.07	
Net amount of unpaid losses and claims		$ 157,733.70
Unearned premiums on fire risks, running one year or less	$ 492,167.47	
Unearned premiums on fire risks, running more than one year	308,321.02	
Total unearned premiums as computed above		800,488.49
Total liabilities, except capital		$ 958,222.19
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	186,414.05	
Surplus as regards policy-holders		386,414.05
Total liabilities		$ 1,344,636.24

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 119,637,683.00	$ 1,544,617.84
Written or renewed during the year	128,544,762.00	1,578,612.43
Total	$ 248,182,445.00	$ 3,123,230.27
Deduct those expired and marked off as terminated	118,734,383.00	1,610,514.34
Net amount in force December 31, 1905	$ 129,448,026.00	$ 1,512,715.93

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 81,276,826.00	$ 984,334.95	$ 492,167.47
In 1904	2 years	One-fourth	1,103,220.00	8,293.17	2,073.29
In 1905	2 years	Three-fourths	311,475.00	2,835.16	2,126.37
In 1903	3 years	One-sixth	9,203,575.00	75,480.32	12,580.05
In 1904	3 years	One-half	12,223,578.00	120,700.91	60,350.45
In 1905	3 years	Five-sixths	13,705,640.00	145,562.12	121,301.80
In 1902	4 years	One-eighth	86,650.00	875.30	109.42
In 1903	4 years	Three-eighths	150,650.00	1,680.09	630.03
In 1904	4 years	Five-eighths	150,371.00	1,748.41	1,092.75
In 1905	4 years	Seven-eighths	100,024.00	1,916.64	1,677.06
In 1901	5 years	One-tenth	1,121,515.00	23,133.20	2,313.32
In 1902	5 years	Three-tenths	1,004,053.00	14,667.17	4,400.15
In 1903	5 years	One-half	1,727,209.00	24,216.08	12,108.04
In 1904	5 years	Seven-tenths	2,602,859.00	44,870.72	31,409.50
In 1905	5 years	Nine-tenths	4,675,417.00	62,333.59	56,100.23
Over 5 years		Pro-rata	5,000.00	68.00	48.56
Total			$ 129,448,026.00	$ 1,512,715.93	$ 800,488.49

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 690,837.91
Largest amount written on any one risk	30,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 595,460.00
Premiums received	9,888.35
Losses paid	4,627.78
Losses incurred	3,700.99
Losses now unpaid	164.37

UNITED STATES BRANCH SKANDIA INSURANCE COMPANY OF STOCKHOLM, SWEDEN.

Incorporated January 12, 1855. Commenced Business in United States 1900.

United States Manager, C. F. SHALLCROSS.

Head Office in United States, 50 Wall Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,047,736.37

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,019,867.59	
Deduct re-insurance, rebate, abatement and return premiums	194,012.91	
Received for premiums other than perpetuals		825,854.68
Interest on bonds	$ 32,149.14	
Interest from all other sources	3,457.05	
Total interest		35,606.19
Profit on sale or maturity of ledger assets		692.07
Total income		$ 862,152.94
Sum of both amounts		$ 1,909,889.31

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 459,755.44	
Deduct amount received for salvage and from re-insurance in other companies	8,484.52	
Net amount paid for losses		451,270.92
Remitted to home office		203,494.27
Commissions or brokerage		251,671.14
Taxes, licenses and Insurance Department fees		1,181.70
Amount written off to reduce bonds to book value		2,568.05
Miscellaneous		11,403.95
Total disbursements during the year		$ 921,590.03
Balance December 31, 1905		$ 988,299.28

LEDGER ASSETS.

Book value of bonds	$ 852,736.12	
Deposited with New York Life Insurance and Trust Co.	82,176.83	
Agents' balances, representing business written subsequent to October 1, 1905	53,386.33	
Total ledger assets		$ 988,299.28

NON-LEDGER ASSETS.

Interest accrued on bonds	7,858.34
Gross assets	$ 996,157.62

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets to bring same to market value, viz.:	
Bonds	15,787.43
Total admitted assets	$ 980,370.19

LIABILITIES.

Gross losses adjusted and unpaid	$ 24,367.66	
Gross claims for losses in process of adjustment	47,019.25	
Gross claims for losses resisted	4,750.00	
Net amount of unpaid losses and claims		$ 76,136.91
Unearned premiums on fire risks, running one year or less	$ 332,797.33	
Unearned premiums on fire risks, running more than one year	231,971.03	
Total unearned premiums as computed above		564,768.36
Total liabilities, except capital		$ 640,905.27
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	139,464.92	
Surplus as regards policy-holders		339,464.92
Total liabilities		$ 980,370.19

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 90,372,768.93	$ 1,050,468.41
Written or renewed during the year	91,362,733.81	1,019,867.59
Total	$ 181,735,502.74	$ 2,070,336.00
Deduct those expired and marked off as terminated	92,545,300.76	986,832.61
In force at the end of the year 1905	$ 89,190,201.98	$ 1,083,503.39
Net amount in force December 31, 1905	$ 89,190,201.98	$ 1,083,503.39

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 53,432,451.61	$ 665,594.67	$ 332,797.33
In 1904	2 years	One-fourth	1,013,023.32	9,396.07	2,349.02
In 1905	2 years	Three-fourths	1,045,843.56	9,390.82	7,043.12
In 1903	3 years	One-sixth	5,623,481.94	54,027.22	9,004.54
In 1904	3 years	One-half	7,309,650.37	74,207.46	37,103.73
In 1905	3 years	Five-sixths	8,610,550.25	90,129.50	75,107.92
In 1902	4 years	One-eighth	328,337.00	4,516.14	564.52
In 1903	4 years	Three-eighths	260,525.00	3,674.78	1,378.04
In 1904	4 years	Five-eighths	254,919.00	3,573.15	2,233.22
In 1905	4 years	Seven-eighths	260,500.00	3,263.46	2,855.53

In 1901----5 years	One-tenth	$ 1,456,350.18	$ 21,544.08	$ 2,154.41
In 1902----5 years	Three-tenths	1,794,233.75	26,737.93	8,021.38
In 1903----5 years	One-half	2,272,518.00	34,232.87	17,116.43
In 1904----5 years	Seven-tenths	2,464,217.00	36,489.98	25,542.99
In 1905----5 years	Nine-tenths	2,940,031.00	44,324.53	39,892.08
Over 5 years	Pro rata	123,570.00	2,400.73	1,604.10
Total		$ 89,190,201.98	$ 1,083,503.39	$ 564,768.36

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 405,467.34
Largest amount written on any one risk	20,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

RE-INSURANCE ONLY.

	Fire Risks.
Risks written	$ 156,562.00
Premiums received	2,278.00
Losses paid	859.00
Losses incurred	938.00
Losses now unpaid	121.00

UNITED STATES BRANCH SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Incorporated 1824. Commenced Business in United States 1880.

United States Manager, JAMES H. BREWSTER.

Head Office in United States, 36 Pearl Street, Hartford, Conn.

Statutory deposit, $200,000.00.

Amount of net or ledger assets, December 31, 1904		$ 4,685,988.26

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,155,542.38	
Deduct re-insurance, rebate, abatement and return premiums	1,271,101.84	
Received for premiums other than perpetuals		1,884,440.54
Interest on mortgage loans	$ 33,875.94	
Interest on collateral loans	100.00	
Interest on bonds and dividends on stocks	142,617.39	
Interest from all other sources	3,924.23	
Rents from company's property	15,989.73	
Total interest and rents		196,507.29
Profit on sale or maturity of ledger assets		3,041.76
Total income		$ 2,083,989.59
Sum of both amounts		$ 6,769,977.85

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,424,476.05	
Deduct amount received for salvage and from re-insurance in other companies	452,409.74	
Net amount paid for losses		$ 972,066.31
Remitted to home office		1,333.48
Commissions or brokerage		404,571.65
Salaries, fees and all other charges of officers, clerks, agents and other employees		104,046.03
Taxes on real estate		24,679.64
All other taxes, licenses and Insurance Department fees		58,748.42
Rents		9,522.75
Repairs and expenses (other than taxes on real estate)		9,276.47
Advertising, printing and stationery		13,781.60
Office furniture and fixtures		6,666.22
Miscellaneous expenses		81,906.66
Total disbursements during the year		$ 1,686,599.23
Balance December 31, 1905		$ 5,083,378.62

LEDGER ASSETS.

Book value of real estate	$ 139,226.62	
Mortgage loans on real estate	555,339.15	
Loans secured by pledge of bonds, stocks or other collateral	2,000.00	
Book value of bonds and stocks	3,974,596.27	
Deposited in banks	265,048.41	
Agents' balances, representing business written subsequent to October 1, 1905	143,579.98	
Agents' balances, representing business written prior to October 1, 1905	3,588.19	
Total ledger assets		$ 5,083,378.62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,402.33	
Interest due on collateral loans	50.00	
Interest due and accrued on other assets	270.68	
Total		7,723.01
Market value of bonds and stocks over book value		1,760.60
Gross premiums in course of collection not more than three months due		264,570.66
Commissions due on return premiums and re-insurance		25,738.36
Gross assets		$ 5,383,171.25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	3,588.19
Total admitted assets	$ 5,379,583.06

LIABILITIES.

Gross losses adjusted and unpaid	$ 64,542.90	
Gross claims for losses in process of adjustment	139,256.87	
Gross claims for losses resisted	19,206.85	
Total	$ 223,006.62	
Deduct re-insurance due or accrued	53,720.07	
Net amount of unpaid losses and claims		$ 169,286.55
Unearned premiums on fire risks, running one year or less	$ 772,506.21	
Unearned premiums on fire risks, running more than one year	937,481.94	
Total unearned premiums as computed above		1,709,988.15
Commissions, brokerage and other charges due to agents and brokers		60,811.34

Return premiums		$ 41,713.49
Re-insurance premiums		59,725.71
Total liabilities, except capital		$ 2,041,525.24
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	3,138,057.82	
Surplus as regards policy-holders		3,338,057.82
Total liabilities		$ 5,379,583.06

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 394,152,904.00	$ 4,293,422.80
Written or renewed during the year	278,719,856.00	3,155,542.38
Total	$ 672,872,760.00	$ 7,448,965.18
Deduct those expired and marked off as terminated	290,044,639.00	3,316,969.81
In force at the end of the year 1905	$ 382,828,121.00	$ 4,131,995.37
Deduct amount re-insured	91,362,658.00	784,645.94
Net amount in force December 31, 1905	$ 291,465,463.00	$ 3,347,349.43

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 113,715,108.00	$ 1,545,012.43	$ 772,506.21
In 1904	2 years	One-fourth	606,667.00	8,237.77	2,059.44
In 1905	2 years	Three-fourths	642,115.00	9,976.39	7,482.28
In 1903	3 years	One-sixth	40,217,148.00	357,798.75	59,633.13
In 1904	3 years	One-half	46,088,061.00	452,948.87	226,474.43
In 1905	3 years	Five-sixths	46,590,987.00	448,767.85	373,973.21
In 1902	4 years	One-eighth	892,287.00	7,862.92	982.86
In 1903	4 years	Three-eighths	797,844.00	6,130.61	2,299.00
In 1904	4 years	Five-eighths	693,427.00	5,782.65	3,614.15
In 1905	4 years	Seven-eighths	976,877.00	9,488.46	8,302.40
In 1901	5 years	One-tenth	8,469,573.00	96,372.76	9,637.27
In 1902	5 years	Three-tenths	7,726,937.00	95,032.96	28,509.87
In 1903	5 years	One-half	7,331,197.00	92,127.48	46,063.74
In 1904	5 years	Seven-tenths	8,472,190.00	110,892.10	77,624.47
In 1905	5 years	Nine-tenths	8,245,045.00	100,917.43	90,825.69
Total			$ 291,465,463.00	$ 3,347,349.43	$ 1,709,988.15

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 939,225.81
Largest amount written on any one risk	200,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,467,414.00
Premiums received	16,380.21
Losses paid	5,689.23
Losses incurred	6,312.57
Losses now unpaid	309.00

UNITED STATES BRANCH OF SUN INSURANCE OFFICE OF LONDON, ENGLAND.

Incorporated 1710. Commenced Business in United States August 1, 1882.

United States Manager, J. J. GUILE.

Head Office in United States, 54 Pine Street, New York City.

Statutory deposit, $200,000.00.

Amount of net or ledger assets December 31, 1904		$ 3,116,670.92

INCOME.

	Fire.	
Gross premiums received during the year	$ 3,074,954.24	
Deduct re-insurance, rebate, abatement and return premiums	677,976.97	
Received for premiums other than perpetuals		2,396,977.27
Interest on mortgage loans	$ 2,250.00	
Interest on bonds and dividends on stocks	92,273.37	
Interest from all other sources	3,853.51	
Rents from company's property	21,164.32	
Total interest and rents		119,541.20
Profit on sale or maturity of ledger assets		7,230.27
Received from home office		4,750.00
Total income		$ 2,528,498.74
Sum of both amounts		$ 5,645,169.66

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 1,257,132.66	
Deduct amount received for salvage and from re-insurance in other companies	125,006.80	
Net amount paid for losses		1,132,125.86
Remitted to home office		508,763.75
Commissions or brokerage		553,308.76
Salaries, fees and all other charges of officers, clerks, agents and other employees		125,249.78
Taxes on real estate		3,927.03
Taxes, licenses and Insurance Department fees		66,406.71
Rents		21,797.32
Repairs and expenses (other than taxes on real estate)		4,716.58
Advertising, printing and stationery		20,490.70
General and agency expenses		92,566.22
Postage		11,976.55
Maps		5,416.84
Total disbursements during the year		$ 2,546,746.10
Balance December 31, 1905		$ 3,098,423.56

LEDGER ASSETS.

Book value of real estate	$ 290,637.79
Mortgage loans on real estate	50,000.00
Book value of bonds and stocks	2,208,027.82
Cash in company's office	396.31
Deposited in banks	207,566.23

Agents' balances, representing business written subsequent to October 1, 1905	$ 320,215.72	
Agents' balances, representing business written prior to October 1, 1905	21,579.69	
Total ledger assets		$ 3,098,423.56

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 375.00	
Interest accrued on bonds and stocks	23,703.24	
Interest accrued on other assets	2,613.95	
Rents accrued on company's property or lease	1,316.67	
Total		28,008.86
Market value of bonds and stocks over book value		83,953.43
Gross assets		$ 3,210,385.85

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 21,579.69	
Depreciation from book value of ledger assets to bring same to market value, viz.: Real estate	49,637.79	
Total		71,217.48
Total admitted assets		$ 3,139,168.37

LIABILITIES.

Gross losses adjusted and unpaid	$ 44,604.77	
Gross claims for losses in process of adjustment	141,442.00	
Gross claims for losses resisted	17,995.98	
Total	$ 204,042.75	
Deduct re-insurance due or accrued	14,553.23	
Net amount of unpaid losses and claims		$ 189,489.52
Unearned premiums on fire risks, running one year or less	$ 834,439.54	
Unearned premiums on fire risks, running more than one year	1,184,522.61	
Total unearned premiums as computed above		2,038,962.15
Salaries, rents, etc., due and accrued		5,357.00
Re-insurance premiums		6,487.40
Total liabilities, except capital		$ 2,240,296.07
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	698,872.30	
Surplus as regards policy-holders		898,872.30
Total liabilities		$ 3,139,168.37

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 381,123,276.00	$ 3,925,628.27
Written or renewed during the year	282,715,038.00	3,074,954.24
Total	$ 663,838,314.00	$ 7,000,582.51
Deduct those expired and marked off as terminated	260,661,754.00	2,844,075.69
In force at the end of the year 1905	$ 403,176,560.00	$ 4,156,506.82
Deduct amount re-insured	24,739,954.00	236,355.72
Net amount in force December 31, 1905	$ 378,436,606.00	$ 3,920,151.10

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 141,730,790.00	$ 1,708,879.09	$ 854,439.54
In 1903	3 years	One-sixth	47,304,788.00	383,457.56	63,909.59
In 1904	3 years	One-half	56,183,630.00	501,405.56	250,702.78
In 1905	3 years	Five-sixths	63,539,138.00	545,773.34	454,811.12
In 1901	5 years	One-tenth	12,175,340.00	128,514.75	12,851.47
In 1902	5 years	Three-tenths	14,122,596.00	150,135.43	45,040.62
In 1903	5 years	One-half	13,809,922.00	152,545.35	76,272.67
In 1904	5 years	Seven-tenths	13,894,207.00	167,132.44	116,992.70
In 1905	5 years	Nine-tenths	15,654,095.00	182,044.45	163,840.00
Over 5 years		Pro rata	22,100.00	263.13	101.66
Total			$ 378,436,606.00	$ 3,920,151.10	$ 2,038,962.15

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,129,137.33
Largest amount written on any one risk	100,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 677,692.00
Premiums received	15,730.21
Losses paid	3,340.46
Losses incurred	7,305.74
Losses now unpaid	4,088.82

UNITED STATES BRANCH UNION ASSURANCE SOCIETY OF LONDON, ENGLAND.

Incorporated 1714. Commenced Business in United States 1891.

United States Managers, HALL & HENSHAW.

Head Office in United States, 35 Pine Street, New York City.

Statutory deposit, $305,000.00.

Amount of net or ledger assets December 31, 1904	$ 1,751,734.99

INCOME.

	Fire.	
Gross premiums received during the year	$ 1,645,633.39	
Deduct re-insurance, rebate, abatement and return premiums	605,491.43	
Received for premiums other than perpetuals		1,040,141.96
Interest on bonds and dividends on stocks	$ 44,013.43	
Interest from all other sources	693.00	
Rents from company's property, including $5,893.25 for company's own occupancy	15,688.99	
Total interest and rents		60,395.42
Profit on sale or maturity of ledger assets		12,105.00
Received from home office		15,000.00
Total income		$ 1,127,642.38
Sum of both amounts		$ 2,879,377.3

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	$ 652,492.00	
Deduct amount received for salvage and from re-insurance in other companies	136,742.84	
Net amount paid for losses		$ 515,749.16
Remitted to home office		203,796.80
Commissions or brokerage		267,058.17
Salaries, fees and all other charges of officers, clerks, agents and other employees		49,034.79
Taxes on real estate		3,287.62
All other taxes, licenses and Insurance Department fees		31,756.14
Rents		6,113.25
Repairs and expenses (other than taxes on real estate)		3,831.82
Traveling		13,333.86
Advertising, printing, stationery and subscription		8,948.90
Furniture and fixtures, $2,483.79; boards, $17,079.82		19,563.61
Postage, maps and exchange		7,112.79
Telegrams		1,317.19
All other expenditures		4,474.83
Total disbursements during the year		$ 1,135,378.93
Balance December 31, 1905		$ 1,743,998.44

LEDGER ASSETS.

Book value of real estate	$ 190,973.19	
Book value of bonds and stocks	1,287,010.03	
Cash in company's office	48.98	
Deposited in banks	93,869.42	
Agents' balances, representing business written subsequent to October 1, 1905	165,444.12	
Agents' balances, representing business written prior to October 1, 1905	1,473.52	
Re-insurance on losses paid	5,179.18	
Total ledger assets		$ 1,743,998.44

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 14,199.17	
Interest accrued on other assets	54.79	
Total		14,253.96
Market value of bonds and stocks over book value		34,026.81
Gross assets		$ 1,792,279.21

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905		1,473.52
Depreciation from book value of ledger assets to bring same to market value, viz.:		
Bonds and stocks		14,695.03
Total		$ 16,168.55
Total admitted assets		$ 1,776,110.66

LIABILITIES.

Gross losses adjusted and unpaid	$ 15,536.02	
Gross claims for losses in process of adjustment	94,048.86	
Gross claims for losses resisted	18,580.00	
Total	$ 128,160.92	
Deduct re-insurance due or accrued	11,894.32	
Net amount of unpaid losses and claims		$ 116,266.60

Unearned premiums on fire risks, running one year or less	$ 404,821.97	
Unearned premiums on fire risks, running more than one year	334,531.22	
Total unearned premiums as computed above		$ 739,353.19
Return premiums		430.00
Re-insurance premiums		12,669.91
Total liabilities, except capital		$ 868,719.70
Statutory deposit	$ 305,000.00	
Surplus over all liabilities	602,390.96	
Surplus as regards policy-holders		907,390.96
Total liabilities		$ 1,776,110.66

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 170,842,417.00	$ 1,773,712.81
Written or renewed during the year	163,930,664.00	1,645,633.39
Total	$ 334,773,081.00	$ 3,419,346.20
Deduct those expired and marked off as terminated	164,050,316.00	1,708,565.23
In force at the end of the year 1905	$ 170,722,765.00	$ 1,710,780.97
Deduct amount re-insured	32,102,086.00	288,946.22
Net amount in force December 31, 1905	$ 138,620,679.00	$ 1,421,834.75

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 76,422,054.00	$ 809,643.94	$ 404,821.97
In 1904	2 years	One-fourth	1,032,640.00	9,874.76	2,468.69
In 1905	2 years	Three-fourths	992,131.00	8,966.11	6,724.58
In 1903	3 years	One-sixth	11,354,355.00	98,644.81	16,440.80
In 1904	3 years	One-half	17,269,970.00	161,284.88	80,642.44
In 1905	3 years	Five-sixths	17,222,472.00	161,006.19	134,171.82
In 1902	4 years	One-eighth	335,542.00	3,175.02	396.88
In 1903	4 years	Three-eighths	351,753.00	2,757.20	1,033.95
In 1904	4 years	Five-eighths	484,858.00	3,176.44	1,985.28
In 1905	4 years	Seven-eighths	353,366.00	3,638.51	3,183.60
In 1901	5 years	One-tenth	2,442,449.00	30,838.20	3,083.82
In 1902	5 years	Three-tenths	1,840,772.00	22,050.46	6,615.13
In 1903	5 years	One-half	2,294,587.00	27,973.20	13,986.60
In 1904	5 years	Seven-tenths	2,837,213.00	35,634.91	24,944.43
In 1905	5 years	Nine-tenths	3,386,508.00	43,170.12	38,853.11
Total			$ 138,620,679.00	$ 1,421,834.75	$ 739,353.19

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 497,781.22
Largest amount written on any one risk	50,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 1,882,701.00
Premiums received	18,064.06
Losses paid	11,413.98
Losses incurred	12,577.48
Losses now unpaid	3,766.50

UNITED STATES BRANCH WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

Incorporated August, 1851. Commenced Business in United States August, 1851.

GEORGE A. COX, President. C. C. FOSTER, Secretary.

Home Office, 22 Wellington Street, East, Toronto, Canada.

Statutory deposit, $201,000.00.

Amount of net or ledger assets December 31, 1904			$ 2,404,836.29

INCOME.

	Fire.	*Marine and Inland.*	
Gross premiums received during the year	$ 2,880,915.47	$ 523,369.48	
Deduct re-insurance, rebate, abatement and return premiums	823,417.47	118,342.23	
	$ 2,057,498.00	$ 405,027.25	
Received for premiums other than perpetuals			2,462,525.25
Interest on mortgage loans		$ 838.20	
Interest on bonds and dividends on stocks		64,435.83	
Interest from all other sources		2,313.01	
Total interest			67,587.04
Profit on sale or maturity of ledger assets			3,863.21
Total income			$ 2,533,975.50
Sum of both amounts			$ 4,938,811.79

DISBURSEMENTS.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$ 1,235,704.80	$ 432,361.61	
Deduct amount received for salvage and from re-insurance in other companies	95,460.66	29,141.68	
	$ 1,140,244.14	$ 403,219.93	
Net amount paid for losses			1,543,464.07
Remitted to home office			114,558.04
Commissions or brokerage			500,517.06
Salaries, fees and all other charges of officers, clerks, agents and other employees			80,470.75
Taxes, licenses and Insurance Department fees			96,043.28
Rents			8,588.82
Supervision and adjustments			70,170.23
Advertising and printing			20,709.22
Sundries, postage, telegrams, express, exchange boards and miscellaneous			63,432.78
Total disbursements during the year			$ 2,497,954.25
Balance December 31, 1905			$ 2,440,857.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 15,000.00
Book value of bonds and stocks	1,790,932.19
Cash in company's office	87.69
Deposited in banks	206,254.39
Agents' balances, representing business written subsequent to October 1, 1905	394,522.52
Agents' balances, representing business written prior to October 1, 1905	10,715.04

Bills receivable, not matured, taken for marine and inland risks	$ 13,940.55	
Bills receivable, taken for fire risks	9,405.16	
Total ledger assets		$ 2,440,857.54

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 250.00	
Interest accrued on bonds and stocks	9,010.52	
Total		9,260.52
Gross assets		$ 2,450,118.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905	$ 10,715.04	
Bills receivable, past due, taken for fire risks	4,405.16	
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks	37,389.86	
Total		52,510.06
Total admitted assets		$ 2,397,608.00

LIABILITIES.

Gross losses adjusted and unpaid	$ 12,777.09	
Gross claims for losses in process of adjustment	99,972.96	
Gross claims for losses resisted	3,364.68	
Net amount of unpaid losses and claims		$ 116,114.73
Unearned premiums on fire risks, running one year or less	$ 831,042.41	
Unearned premiums on fire risks, running more than one year	623,918.94	
Unearned premiums on inland navigation risks	40,200.24	
Unearned premiums on unexpired time hull marine risks	27,347.45	
Ocean cargo, 100 per cent.	9,392.55	
Total unearned premiums as computed above		1,531,901.59
Total liabilities, except capital		$ 1,648,016.32
Statutory deposit	$ 201,000.00	
Surplus over all liabilities	548,591.68	
Surplus as regards policy-holders		749,591.68
Total liabilities		$ 2,397,608.00

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	Fire Risks.	*Premiums.*
In force December 31, 1904	$ 277,586,261.00	$ 3,141,181.65
Written or renewed during the year	292,514,022.00	2,880,915.47
Total	$ 570,100,283.00	$ 6,022,097.12
Deduct those expired and marked off as terminated	277,575,826.00	2,816,077.12
In force at the end of the year 1905	$ 292,524,457.00	$ 3,206,020.00
Deduct amount re-insured	38,413,155.00	361,211.31
Net amount in force December 31, 1905	$ 254,111,302.00	$ 2,844,808.69

	Marine and Inland.	*Premiums.*
In force December 31, 1904	$ 7,495,530.00	$ 220,140.77
Written or renewed during the year	71,703,018.00	523,369.48
Total	$ 79,198,548.00	$ 743,510.25
Deduct those expired and marked off as terminated	71,922,200.00	566,409.64
In force at the end of the year 1905	$ 7,276,348.00	$ 177,100.61
Deduct amount re-insured	1,091,767.00	32,612.68
Net amount in force December 31, 1905	$ 6,184,581.00	$ 144,487.93

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	*Term.*	*Fraction Unearned.*	*Amount Covered.*	*Premiums Charged.*	*Premiums Unearned.*
In 1905	1 year or less	One-half	$ 150,239,528.00	$ 1,662,084.82	$ 831,042.41
In 1903	3 years	One-sixth	21,369,204.00	230,850.88	38,475.14
In 1904	3 years	One-half	26,193,610.00	282,215.45	141,107.73
In 1905	3 years	Five-sixths	29,380,089.00	305,586.61	254,655.51
In 1901	5 years	One-tenth	5,174,234.00	65,030.27	6,503.03
In 1902	5 years	Three-tenths	5,324,935.00	70,574.10	21,172.23
In 1903	5 years	One-half	5,152,434.00	70,177.30	35,088.65
In 1904	5 years	Seven-tenths	5,531,566.00	77,718.39	54,402.87
In 1905	5 years	Nine-tenths	5,745,702.00	80,570.87	72,513.78
Total			$ 254,111,302.00	$ 2,844,808.69	$ 1,454,961.35

GENERAL INTERROGATORIES.

Losses incurred during 1905—fire	$ 1,141,438.52
Losses incurred during 1905—inland marine	277,361.29
Losses incurred during 1905—ocean marine	130,453.64
Largest amount written on any one risk	25,000.00

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Fire Risks.
Risks written	$ 3,876,151.00
Premiums received	24,947.72
Losses paid	16,956.18
Losses incurred	16,264.76

FIDELITY AND CASUALTY COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

ÆTNA INDEMNITY COMPANY OF CONNECTICUT.

Incorporated March, 1897. Commenced Business May, 1897.

ARTHUR P. HEINZE, President. CHARLES I. BROOKS, Secretary.

Home Office, 36 Pearl Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year	$ 839,365.87	
Increase of capital during the year	125,068.18	
Extended at		$ 964,434.05

INCOME.

Net cash received for premiums—		
Fidelity	$ 57,202.70	
Surety	242,373.79	
Plate-glass	76,532.87	
Burglary and theft	127,897.82	
Total premiums received		504,007.18
Interest on bonds and dividends on stock	$ 19,522.20	
Interest from all other sources	14,316.54	
Total interest		33,838.74
Profit on sale or maturity of ledger assets		1,718.75
Miscellaneous income		2,201.33
Premium on increased capital stock carried to surplus account		150,081.82
Total income		$ 691,847.82
Sum of both amounts		$ 1,656,281.87

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 6,362.99	
Surety	88,422.59	
Plate-glass	28,385.38	
Burglary and theft	51,657.25	
Total paid for losses		174,828.21
Investigation of claims		26,709.84
Commission or brokerage		125,752.22
Salaries, fees and all other compensation of officers and home office employees		84,273.65
Salaries, traveling and all other expenses of agents not paid by commissions		37,367.43
Rent		19,876.81
Advertising, $3,717.51; printing and stationery, $16,676.13		20,393.64
Legal expenses		18,464.74
Furniture and fixtures		1,862.35
Insurance taxes, licenses and department fees		19,651.12
Loss on sale or maturity of ledger assets		13.74
Postage and express, telephone, telegraph, etc.		12,612.12
Traveling, office and general expenses		17,020.80
Total disbursements		$ 558,826.67
Balance		$ 1,097,455.20

LEDGER ASSETS.

Book value of bonds and stocks	$ 738,666.25	
Cash in company's office	6,067.11	
Deposited in banks	349,410.20	
Agents' balances	311.64	
Judgment secured by real estate	2,400.00	
Total ledger assets		$ 1,097,455.20

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		4,440.29

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity	$ 8,704.97	$ 6,111.92	
Surety	37,806.51	37,454.41	
Plate-glass	17,670.84	4,191.38	
Burglary and theft	43,659.09	9,537.62	
	$ 107,841.41	$ 57,295.33	
Total			165,136.74
Real estate taken as salvage prior to 1905			200.00
Gross assets			$ 1,267,232.23

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 57,295.33	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	14,373.75	
Total		71,669.08
Total admitted assets		$ 1,195,563.15

LIABILITIES.

Losses and claims:	*In Process of Adjustment.*	*Reported Proofs not Received.*	*Resisted.*	
Fidelity	$ 501.37	$	$ 4,750.00	
Surety	28,754.73		11,250.00	
Plate-glass	1,989.26			
Burglary and theft	7,905.24	5,501.47	611.50	
Total	$ 39,150.60	5,501.47	16,611.50	
Deduct re-insurance	760.13	1,674.74		
	$ 38,390.47	$ 3,826.73	$ 16,611.50	
Total unpaid claims				$ 58,828.70
Unearned premiums on unexpired risks, running one year or less from date of policy				260,729.17
Unearned promiums on unexpired risks, running more than one year from date of policy				10,582.69
Total unearned premiums				$ 271,311.86
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				25,039.01
Return premiums				2,648.57
Re-insurance				5,229.10
Miscellaneous				2,180.33
Contingent fund reserve				100,000.00
Total amount of all liabilities except capital				$ 465,237.57
Capital paid up in cash			$ 500,000.00	
Surplus over all liabilities			230,325.58	
Surplus as regards policy-holders				730,325.58
Total liabilities				$ 1,195,563.15

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*	*Plate-glass.*
Premiums in force December 31, 1904	$ 66,042.93	$ 242,894.03	$ 81,296.75
Written or renewed during the year	80,481.67	310,551.37	93,255.24
Total	$ 146,524.60	$ 553,445.40	$ 174,551.99
Deduct expirations and cancellations	73,310.72	316,569.11	94,373.93
In force at the end of the year	$ 73,213.88	$ 236,876.29	$ 80,178.06
Deduct amount re-insured	371.25	4,115.86	----------
Net premiums in force December 31, 1905	$ 72,842.63	$ 232,760.43	$ 80,178.06

	Burglary and Theft.
Premiums in force December 31, 1904	$ 166,327.47
Written or renewed during the year	206,122.61
Total	$ 372,450.08
Deduct expirations and cancellations	200,143.60
In force at the end of the year	$ 172,306.48
Deduct amount re-insured	17,823.12
Net premiums in force December 31, 1905	$ 154,483.36

BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity	$ 557.26	$ ----------	$ ----------
Surety	1,052.95	30.00	30.00
Burglary and theft	633.22	----------	----------
Totals	$ 2,243.43	$ 30.00	$ 30.00

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated 1820. Commenced Business 1850.

M. G. BULKELEY, President. J. SCOFIELD ROWE, J. M. PARKER, JR., Secretaries.

Home Office, 650 Main Street, Hartford, Conn.

ACCIDENT, HEALTH AND LIABILITY BUSINESS.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,000,000.00.

Amount of net or ledger assets December 31 of previous year		$ 69,884,536.93

INCOME.

Net cash received for premiums—		
Accident	$ 1,455,579.25	
Health	184,569.27	
Liability	2,108,027.86	
Total premiums received		3,748,076.38
Interest on mortgage loans	$ 1,659,214.23	
Interest on collateral loans	40,747.14	
Interest on bonds and dividends on stocks	1,109,965.59	
Interest from all other sources	341,704.79	
Rent from company's property, including $23,000.00 for company's own occupancy	39,067.19	
Total interest and rents		3,190,696.94
Profit on sale or maturity of ledger assets		39,573.33
Discount on claims paid in advance		1,578.63
Total income of accident, health and liability business		$ 6,979,927.28
Total income—life business		$ 9,980,543.23
Total income during the year		$ 16,960,470.51
Sum of both amounts		$ 86,845,007.44

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 640,498.81	
Health	84,727.36	
Liability	708,910.88	
Total paid for losses		1,434,137.05
Investigation of claims		87,471.89
Commission or brokerage		1,074,845.24
Paid stockholders for interest or dividends		50,000.00
Salaries, fees, and all other compensation of officers and home office employees		114,142.61
Salaries, traveling and all other expenses of agents not paid by commissions		83,041.06
Medical examiners' fees		10,697.24
Inspections (other than medical)		23,761.21
Rents		30,089.78
Advertising, $10,505.77; printing and stationery, $71,482.05; postage and express, $34,021.90		116,009.72
Legal expenses		972.16

Furniture and fixtures		$ 12,441.90
Insurance taxes, licenses and department fees		53,658.20
Surrender value on accident policies		1,174.00
Profit and loss		6,064.51
Miscellaneous		17,566.32
Disbursements—accident, health and liability business		$ 3,126,072.89
Disbursements—life business		8,777,822.05
Total disbursements		$ 11,903,894.94
Balance		$ 74,941,112.50

LEDGER ASSETS.

Book value of real estate	$ 636,698.74	
Mortgage loans on real estate	34,772,470.23	
Loans secured by pledge of bonds, stocks or other collateral	1,067,975.38	
Book value of bonds and stocks	26,775,001.25	
Cash in company's office	229,295.98	
Deposited in bank	7,004,966.51	
Bills receivable	44,682.41	
Agents' balances	54,402.24	
Loans made to policy-holders, etc.	4,050,275.00	
Premium notes or liens on policies in force	305,344.76	
Total ledger assets		$ 74,941,112.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 476,481.44	
Interest due and accrued on bonds and stocks	146,872.52	
Interest due and accrued on collateral loans	7,697.22	
Interest due and accrued on other assets	240,500.01	
Rents accrued on company's property or lease	1,850.00	
Total rents and interest due and accrued		873,401.19
Market value of bonds and stocks over book value		2,802,691.23
Net amount of uncollected and deferred premiums		729,727.74
Gross assets		$ 79,346,932.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances	$ 54,402.24	
Bills receivable	44,682.41	
Premium notes, loans or liens, in excess of reserve policies	343.69	
Total		99,428.34
Total admitted assets		$ 79,247,504.32

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 47,072.08	$ 12,000.00	$ 108,130.33	
Health	5,141.87	2,000.00	1,750.00	
	$ 52,213.95	$ 14,000.00	$ 109,880.33	
Total unpaid claims				$ 176,094.28
Special reserve for unpaid liability losses				1,222,730.09
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 1,374,313.62	
Unearned premiums on unexpired risks, running more than one year from date of policy			83,100.10	
Total unearned premiums and reserve				1,457,413.72

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		$ 2,000.00
Liabilities—accident, health and liability business		$ 2,858,238.09
Liabilities—life business		69,313,859.42
Total amount of liabilities, except capital		$ 72,172,097.51
Capital paid up in cash	$ 2,000,000.00	
Surplus over all liabilities	5,075,406.81	
Surplus as regards policy-holders		7,075,406.81
Total liabilities		$ 79,247,504.32

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 1,067,698.88	$ 158,564.32	$ 1,280,485.73
Written or renewed during the year	1,522,403.72	197,437.75	2,308,423.34
Total	$ 2,590,102.60	$ 356,002.07	$ 3,588,909.07
Deduct expirations and cancellations	1,471,768.58	178,015.23	2,039,922.51
In force at the end of the year	$ 1,118,334.02	$ 177,986.84	$ 1,548,986.56
Deduct amount re-insured	616.39		
Net premiums in force December 31, 1905	$ 1,117,717.63	$ 177,986.84	$ 1,548,986.56

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 15,527.05	$ 4,433.64	$ 7,143.48
Health	4,032.65	4,787.23	4,822.23
Liability	7,850.59	3,247.40	6,947.40
Total	$ 27,410.29	$ 12,468.27	$ 18,913.11

AMERICAN BONDING COMPANY OF BALTIMORE, MARYLAND.

Incorporated April 6, 1894. Commenced Business January 16, 1895.

GEORGE CATOR, President. WILLIAM E. P. DUVALL, Secretary.

Home Office, Equitable Building, Calvert and Fayette Streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year	$ 1,642,806.00	
Decrease of capital during the year	313,887.95	
Extended at		$ 1,328,918.05

INCOME.

Net cash received for premiums—		
Fidelity and surety	$ 628,119.43	
Burglary and theft	53,063.69	
Total premiums received		681,183.12
Interest on mortgage loans	$ 1,437.35	
Interest on collateral loans	799.51	
Interest on bonds and dividends on stocks	52,214.42	
Rents from company's property	4,788.55	
Total interest and rents		59,239.83
Profit on sale or maturity of ledger assets		2,113.85
Total income		$ 742,536.80
Sum of both amounts		$ 2,071,454.85

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and surety	$ 125,329.88	
Burglary and theft	11,069.93	
Total paid for losses		136,399.81
Investigation of claims		44,021.73
Commission or brokerage		180,760.22
Salaries, fees and all other compensation of officers and home office employees		75,715.28
Salaries, traveling and all other expenses of agents not paid by commissions		47,263.41
Inspections (other than medical)		2,859.86
Rents		5,277.98
Advertising, $5,537.11; printing and stationery, $16,457.46; postage and express, $8,853.51		30,848.08
Legal expenses		14,509.93
Furniture and fixtures		7,169.29
Insurance taxes, licenses and department fees		28,488.60
Taxes on real estate		970.40
Repairs and expenses (other than taxes) on real estate		2,672.50
Loss on sales or maturity of ledger assets		3,898.07
Interest		8,562.20
General miscellaneous expense		16,660.67
Book value of company's investments marked down during the year		21,637.51
Total disbursements		$ 627,715.54
Balance		$ 1,443,739.31

LEDGER ASSETS.

Book value of real estate	$ 35,825.71	
Mortgage loans on real estate	9,500.00	
Book value of bonds and stocks	1,253,052.00	
Cash in company's office	4,450.49	
Deposited in banks	140,911.11	
Total ledger assets		$ 1,443,739.31

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		5,802.87

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity and surety	$ 73,269.63	$ 49,494.11	
Burglary and theft	19,830.95	3,484.65	
	$ 93,100.58	$ 52,978.76	
Total			146,079.34
Gross assets			$ 1,595,621.52

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905		52,978.76
Total admitted assets		$ 1,542,642.76

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Fidelity and surety	$ 7,895.72	$ 8,850.00	$ 185,022.05	
Burglary and theft	3,747.35	1,683.65	347.00	
Total	$ 11,733.07	$ 10,533.65	$ 185,369.05	
Total unpaid claims				$ 228,525.77
Estimated expenses incident to the settlement of unpaid claims—				
Fidelity and surety			$ 20,575.00	
Burglary and theft			315.00	
Total				20,890.00
Unearned premiums on unexpired risks running one year or less from date of policy			$ 354,943.19	
Unearned premiums on unexpired risks running more than one year from date of policy			7,326.78	
Total unearned premiums and reserve				362,269.97
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				23,275.15
Re-insurance				9,705.46
Total amount of all liabilities except capital				$ 623,776.35
Capital paid up in cash			$ 500,000.00	
Surplus over all liabilities			418,866.41	
Surplus as regards policy-holders				918,866.41
Total liabilities				$ 1,542,642.76
Department note, special deposits in excess of liabilities				$ 214,848.60

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.
Premiums in force December 31, 1904	$ 655,194.90
Written or renewed during the year	716,805.69
Total	$ 1,372,000.59
Deduct expirations and cancellations	699,468.70
In force at the end of year	$ 672,531.89
Deduct amount re-insured	26,673.06
Net premiums in force December 31, 1905	$ 645,858.83

	Burglary and Theft.
Premiums in force December 31, 1904	$ 1,613.69
Written or renewed during the year	88,836.03
Total	$ 90,449.72
Deduct expirations and cancellations	14,956.47
In force at the end of year	$ 75,493.25
Deduct amount re-insured	2,656.03
Net premiums in force December 31, 1905	$ 72,837.22

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and surety	$ 10,701.45	$ 663.44	$ 50.00
Burglary and theft	490.49		
Total	$ 11,191.94	$ 663.44	$ 50.00

AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

Incorporated April 28, 1893. Commenced Business May 1, 1893.

S. M. PHELAN, President. E. M. TREAT, Secretary.

Home Office, 302 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31 of previous year		$ 2,194,639.69

INCOME.

Net cash received for premiums—		
Credit	$ 1,265,492.92	
Interest on bonds	67,121.69	
Profit on sale or maturity of ledger assets	600.00	
Total income		$ 1,333,215.44
Sum of both amounts		$ 3,527,855.13

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Credit		$ 595,686.87
Commissions or brokerage		347,191.96
Paid stockholders for interest or dividends		100,000.00
Salaries, fees and all other compensation of officers and home office employees		110,756.17
Rents		18,668.31
Advertising, $21,889.06; printing and stationery, $6,949.86; postage and express, $4,948.49		33,787.41
Legal expenses		7,338.42
Insurance taxes, licenses and department fees		27,268.43
Expenses		10,764.22
Interest and discount		4,929.03
Mercantile agencies		3,675.92
Telegraph account		3,553.86
Traveling expense		22,884.18
Exchange		814.78
Total disbursements		$ 1,287,319.56
Balance		$ 2,240,535.57

LEDGER ASSETS.

Book value of bonds	$ 1,886,054.96	
Cash in company's office	6,228.94	
Deposited in banks	99,223.39	
Bills receivable	5,746.87	
Agents' balances	96,911.02	
Agents' advances against commissions	19,032.29	
Premium notes	86,911.02	
Office furniture and fixtures	39,846.07	
Special deposit with attorney	600.00	
Total ledger assets		$ 2,240,535.57

NON-LEDGER ASSETS.

Interest accrued on bonds		5,645.30
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	
Credit	$ 77,459.59	
Accounts owned, purchased on payment of losses	60,872.90	
Gross assets		2,384,513.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances	$ 96,892.03	
Furniture and fixtures	39,846.07	
Bills receivable	5,746.87	
Book value of ledger assets over market value, viz.: Bonds	20,992.46	
Total		163,477.43
Total admitted assets		$ 2,221,035.93

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted.*
Credit	$ 200,059.48	$ 5,795.00
Total unpaid claims		$ 205,854.48

Unearned premiums on unexpired risks running one year or less from date of policy	$ 545,153.67	
Total unearned premiums and reserve		$ 545,153.67
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		39,345.18
Total amount of all liabilities except capital		$ 790,353.33
Capital paid up in cash	$ 1,000,000.00	
Surplus over all liabilities	430,682.60	
Surplus as regards policy-holders		1,430,682.60
Total liabilities		$ 2,221,035.93

EXHIBIT OF PREMIUMS.

	Credit.
Premiums in force December 31, 1904	$ 1,455,012.19
Written or renewed during the year	1,349,460.95
Total	$ 2,804,473.14
Deduct expirations and cancellations	1,714,165.80
In force at the end of year	$ 1,090,307.34
Net premiums in force December 31, 1905	$ 1,090,307.34

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Credit	$ 14,687.50	$ 7,206.19	$ 7,206.19

AMERICAN SURETY COMPANY OF NEW YORK.

Incorporated April 14, 1884. Commenced Business April 15, 1884.

H. D. LYMAN, President. H. B. ZEVELY, Secretary.

Home Office, 100 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $2,500,000.00.

Amount of ledger assets December 31 of previous year		$ 5,510,306.74

INCOME.

Net cash received for premiums—		
Fidelity	$ 785,139.82	
Surety	810,195.08	
Total premiums received		1,595,334.90
Interest on collateral loans	$ 622.84	
Interest on bonds and dividends on stocks	97,280.87	
Interest from all other sources	11,436.23	
Rent from company's property, including $35,170.00 for company's own occupancy	240,756.76	
Total interest and rents		350,096.70

Profit on sale or maturity of ledger assets		$ 58,320.50
Checks of other parties in process of collection, cashed		1,610.15
Total income		$ 2,005,362.25
Sum of both amounts		$ 7,515,668.99

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 179,729.52	
Surety	170,327.60	
Total paid for losses		350,057.12
Investigation of claims		12,478.70
Commission or brokerage		111,600.35
Paid stockholders for interest or dividends		200,000.00
Salaries, fees and all other compensation of officers and home office employees		235,121.64
Salaries, traveling and all other expenses of agents not paid by commissions		329,295.86
Inspections (other than medical)		5,496.41
Rents, including $35,170.00 for company's own occupancy		36,269.99
Advertising, $13,001.94; printing and stationery, $37,145.21; postage and express, $21,072.67		71,219.82
Legal expenses		1,931.50
Furniture, fixtures and safes		15,739.47
Insurance taxes, licenses and department fees		36,717.31
Taxes on real estate, $62,659.88; taxes on personal estate, $16,939.50		79,599.38
Repairs and expenses (other than taxes) on real estate		92,948.60
Loss on sale or maturity of ledger assets		2,861.78
Interest		545.17
General miscellaneous expenses		48,757.86
Premiums paid in advance; decrease for the year		2,259.93
Total disbursements		$ 1,632,900.91
Balance		$ 5,882,768.08

LEDGER ASSETS.

Book value of real estate	$ 3,095,825.52	
Book value of bonds and stocks	2,251,310.84	
Cash in company's office	6,447.59	
Deposited in banks	529,184.13	
Total ledger assets		$ 5,882,768.08

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 9,974.31	
Rents due and accrued on company's property or lease	10,772.41	
Total rents and interest due and accrued		20,746.72
Market value of bonds and stocks over book value		120,939.83

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity	$ 48,664.51	$ 11,537.21	
Surety	96,912.94	122,618.27	
	$ 145,577.45	$ 134,155.48	
Total			279,732.93
Gross assets			$ 6,304,187.56

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	134,187.56
Total admitted assets	$ 6,170,032.08

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Fidelity	$ 51,473.27	$ 111,526.80	$ 23,779.72	
Surety	----------	200,154.43	89,840.00	
	$ 51,473.27	$ 211,681.23	$ 113,619.72	
Total unpaid claims				$ 476,774.22
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 759,071.56	
Unearned premiums on unexpired risks, running more than one year from date of policy			97,117.14	
Total unearned premiums and reserve				856,188.70
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				6,606.16
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				12,500.00
Checks of other parties in process of collection				2,208.31
Agents' credit balances, being premiums paid in advance				11,050.03
Total amount of all liabilities, except capital				$ 1,365,327.42
Capital paid up in cash			$ 2,500,000.00	
Surplus over all liabilities			2,304,704.66	
Surplus as regards policy-holders				4,804,704.66
Total liabilities				$ 6,170,032.08

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1904	$ 601,540.52	$ 979,421.02
Written or renewed during the year	899,169.26	1,030,969.52
Total	$ 1,500,709.78	$ 2,010,390.54
Deduct expirations and cancellations	850,245.25	930,554.68
In force at the end of year	$ 650,464.53	$ 1,079,835.86

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity	$ 4,281.57	$ 6,253.33	$ 3,452.85
Surety	2,109.31	----------	----------
Total	$ 6,390.88	$ 6,253.33	$ 3,452.85

AMERICAN RESERVE BOND COMPANY OF LEXINGTON, KENTUCKY.

Incorporated January 30, 1895. Commenced Business January 30, 1895.

A. S. BOWMAN, President. S. R. WARREN, Secretary.

Home Office, Market and Short Streets, Lexington, Ky.

Chicago Office, 210 Chamber of Commerce Building, Chicago, Ill.

CAPITAL STOCK.

Amount of capital paid up in cash, $227,000.00.

Amount of ledger assets December 31 of previous year	$ 789,416.86

INCOME.

Net increase, Southern Mutual Investment Company	191,167.20
Amount turned over by North American Investment Company	1,113,083.31
Amount turned over by Colonial Security Company	1,188,537.19
Combined business of Southern Mutual Investment Company, North American Investment Company and Colonial Security Company Assured	79,134.44
Total income	$ 2,571,922.14
Sum of both amounts	$ 3,361,339.00

LEDGER ASSETS.

Book value of real estate	$ 181,985.69	
Mortgage loans on real estate	188,135.16	
Loans secured by pledge of bonds, stocks or other collateral	1,041,803.69	
Book value of stocks	645,090.90	
Cash in banks	9,483.23	
Securities deposited with State Treasurer	1,048,983.30	
Bills receivable	85,582.42	
All other assets	112,484.00	
Total ledger assets		$ 3,313,548.39

NON-LEDGER ASSETS.

Market value of stocks over book value	14,284.90
Total admitted assets	$ 3,327,833.29

LIABILITIES.

Reserve liability at 3½ per cent. compounded annually		$ 2,170,324.15
Advance payments on contracts in force (not due)		59,467.58
Total amount of liabilities except capital		$ 2,229,791.73
Capital paid up in cash	$ 227,000.00	
Surplus unapportioned	871,041.56	
Surplus as regards policy-holders		1,098,041.56
Total liabilities		$ 3,327,833.29

Business in North Carolina during 1905 not given.

UNITED STATES BRANCH EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED) OF LONDON, ENGLAND.

Incorporated October 25, 1880. Commenced Business April, 1881.

United States Manager, SAMUEL APPLETON.

Head Office in United States, 33 Broad Street, Boston, Mass.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 2,233,488.40
INCOME.		
Net cash received for premiums—		
Accident	$ 237,359.11	
Health	33,572.02	
Liability	1,961,339.27	
Fidelity	64,109.39	
Total premiums received		2,296,379.79
Interest on bonds	$ 76,472.15	
Interest from all other sources	1,648.72	
Total interest		78,472.15
Profit on sale or maturity of ledger assets		275.00
Total income		$ 2,374,775.66
Sum of both amounts		$ 4,608,264.06
DISBURSEMENTS.		
Net amount paid policy-holders for losses—		
Accident	$ 109,615.91	
Health	20,170.53	
Liability	717,207.17	
Fidelity	5,873.02	
Total paid for losses		852,866.63
Investigation of claims		191,334.98
Commissions or brokerage		627,223.71
Remitted to home office		36,725.94
Salaries, fees and all other compensation of officers and home office employees		49,370.73
Salaries, traveling and all other expenses of agents not paid by commissions		20,558.97
Inspections (other than medical)		27,264.07
Rents		25,833.03
Advertising, $6,251.86; printing and stationery, $19,330.91; postage and express, $16,291.78		41,874.55
Legal expenses		3,155.92
Furniture, fixtures and safes		7,761.33
Insurance taxes, licenses and department fees		51,996.33
Bad debts		1,027.30
Total disbursements		$ 1,936,993.49
Balance		$ 2,671,270.57

LEDGER ASSETS.

Book value of bonds	$ 2,605,141.05	
Cash in company's office	1,800.00	
Deposited in banks	626.98	
Cash deposited with trustees, Kidder, Peabody & Co.	63,702.54	
Total ledger assets		$ 2,671,270.57

NON-LEDGER ASSETS.

Interest accrued on bonds		27,536.67

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 48,910.19	$ 2,587.29	
Health	2,872.75	122.00	
Liability	353,581.66	28,657.23	
Fidelity	4,403.58	173.36	
	$ 409,768.18	$ 31,539.88	
Total			441,308.06
Gross assets			$ 3,140,115.30

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 31,539.88	
Book value of ledger assets over market value, viz.: Bonds	34,864.17	
Total		66,404.05
Total admitted assets		$ 3,073,711.25

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted.*	
Accident	$ 47,285.00	$ 13,155.00	
Health	3,245.00		
Fidelity	7,335.00	145.00	
	$ 57,865.00	$ 13,300.00	
Total unpaid claims			$ 71,165.00
Special reserve for unpaid liability losses			1,255,189.92
Unearned premiums on unexpired risks, running one year or less from date of policy		$ 927,571.11	
Unearned premiums on unexpired risks, running more than one year from date of policy		112,313.04	
Total unearned premiums and reserve			1,039,884.15
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905			116,543.10
Total amount of all liabilities, except capital			$ 2,482,782.17
Statutory deposit		$ 200,000.00	
Surplus over all liabilities		390,929.08	
Surplus as regards policy-holders			590,929.08
Total liabilities			$ 3,073,711.25

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 221,384.93	$ 44,624.59	$ 1,511,268.36
Written or renewed during the year	274,487.91	39,519.56	2,273,105.69
Total	$ 495,872.84	$ 84,144.15	$ 3,784,374.05
Deduct expirations and cancellations	280,624.91	52,081.11	2,053,861.89
In force at the end of year	$ 215,247.93	$ 32,063.04	$ 1,730,512.16
Deduct amount re-insured	165.50		178.72
Net premiums in force December 31, 1905	$ 215,085.43	$ 32,063.04	$ 1,730,333.44

	Fidelity.
Premiums in force December 31, 1904	$ 60,165.17
Written or renewed during the year	80,628.04
Total	$ 140,793.21
Deduct expirations and cancellations	74,748.76
In force at the end of year	$ 66,044.45
Deduct amount re-insured	80.31
Net premiums in force December 31, 1905	$ 65,964.14

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 2,255.46	$ 376.12	$ 436.12
Health	867.40	3,681.10	3,181.10
Liability	13,747.59	8,971.89	6,146.89
Total	$ 16,870.45	$ 13,029.11	$ 9,764.11

EMPLOYERS' INDEMNITY COMPANY OF PHILADELPHIA, PA.

Incorporated March, 1903. Commenced Business March, 1903.

JOHN T. BAILEY, President. TREVANION B. DALLAS, Secretary.

Home Office, Stephen Girard Building, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $100,000.00.

Amount of ledger assets December 31 of previous year		$ 269,770.21

INCOME.

Net cash received for premiums—		
Accident	$ 1,501.26	
Liability	178,628.28	
Total premiums received		180,129.54
Interest on mortgage loans	$ 1,605.30	
Interest on bonds and dividends on stock	10,388.60	
Total interest		11,993.90
Total income		$ 192,123.44
Sum of both amounts		$ 461,893.65

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 190.00	
Liability	55,284.59	
Total paid for losses		55,474.59
Commission or brokerage		30,943.07

Paid stockholders for interest or dividends		$ 6,000.00
Salaries, fees and all other compensation of officers and home office employees		28,328.53
Medical examiners' fees		447.00
Inspections (other than medical)		291.25
Rents		2,074.24
Advertising, printing and stationery		1,625.08
Legal expenses		9,068.71
Furniture and fixtures		613.33
Insurance taxes, licenses and department fees		1,307.11
General expense		5,340.25
Traveling expenses		3,972.96
Rebate		7.11
Total disbursements		$ 144,593.23
Balance		$ 317,300.42

LEDGER ASSETS.

Mortgage loans on real estate	$ 24,600.00	
Book value of bonds and stocks	280,214.73	
Cash in company's office	754.49	
Deposited in banks	11,726.20	
Bills receivable	5.00	
Total ledger assets		$ 317,300.42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 466.77	
Interest due and accrued on bonds and stocks	3,817.60	
Total interest due and accrued		4,284.37
Market value of bonds and stocks over book value		3,845.02

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 87.50	$ 14.62	
Liability	31,624.69	3,876.71	
	$ 31,712.19	$ 3,894.33	
Total			35,603.52
Furniture and fixtures			1,373.50
Gross assets			$ 362,406.83

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	$ 1,373.50	
Gross premiums in course of collection prior to October 1, 1905	3,891.33	
Total		5,269.83
Total admitted assets		$ 357,137.00

LIABILITIES.

Special reserve for unpaid liability losses		12,025.00
Unearned premiums on unexpired risks running one year or less from date of policy	$ 79,376.99	
Unearned premiums on unexpired risks running more than one year from date of policy	5,988.95	
Total unearned premiums and reserve		85,365.94
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		5,508.35
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due		3,928.52
Special contingent reserve		1,006.12
Total amount of all liabilities except capital		$ 107,833.93

Capital paid up in cash	$ 100,000.00	
Surplus over all liabilities	149,303.07	
Surplus as regards policy-holders		$ 249,303.07
Total liabilities		$ 357,137.00

EXHIBIT OF PREMIUMS.

	Accident.	*Liability.*
Premiums in force December 31, 1904	$ 1,457.00	$ 128,049.80
Written or renewed during the year	1,727.00	223,879.85
Total	$ 3,184.00	$ 351,929.65
Deduct expirations and cancellations	1,807.00	186,491.56
In force at the end of year 1905	$ 1,377.00	$ 165,438.09

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Liability	$ 5,429.24	$ 1,194.28	$ 1,194.28

EDGECOMBE MUTUAL HAIL INSURANCE COMPANY OF EDGECOMBE COUNTY, N. C.

Incorporated June 27, 1904. Commenced Business June 27, 1904.

N. B. DAWSON, President. JOHN F. SHACKLEFORD, Secretary.

Home Office, Tarboro, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 700.06

INCOME.

Net cash received for premiums—		
Hail	$ 1,034.06	
Total premiums received		1,034.06
Total income		$ 1,034.06
Sum of both amounts		$ 1,734.12

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Hail	$ 35.00	
Total paid for losses		35.00
Salaries, fees and all other compensation of officers and home office employees		212.30
Insurance, taxes, license and department fees		48.36
Total disbursements		$ 295.66
Balance		$ 1,438.46

LEDGER ASSETS.

Deposited in bank	$ 1,438.46	
Total admitted assets		$ 1,438.46

Local company.

FEDERAL UNION SURETY COMPANY OF INDIANAPOLIS, IND.

Incorporated July 8, 1901. Commenced Business October 1, 1901.

HUGH DOUGHERTY, President. E. M. JOHNSON, Secretary.

Home Office, Corner Market and Pennsylvania Streets, Indianapolis, Ind.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 325,033.60

INCOME.

Net cash received for premiums—		
Fidelity and surety	$ 187,217.64	
Total premiums received		187,217.64
Interest on mortgage loans	$ 7,597.92	
Interest on bonds	3,655.00	
Interest from all other sources	847.33	
Total interest		12,100.25
Profit on sale or maturity of ledger assets		6.50
Collateral deposits		607.00
Total income		$ 199,931.39
Sum of both amounts		$ 524,964.99

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and surety	$ 35,964.34	
Total paid for losses		35,964.34
Investigation of claims		720.01
Commission or brokerage		48,558.65
Salaries, fees and all other compensation of officers and home office employees		22,417.07
Salaries, traveling and all other expenses of agents not paid by commissions		12,951.02
Rents		1,837.00
Advertising, $3,125.79; printing and stationery, $3,436.81; postage and express, $1,922.32		8,488.92
Legal expenses		7,177.34
Furniture and fixtures		1,687.69
Insurance, taxes, licenses and department fees		6,615.09
Loss on sale or maturity of ledger assets		549.50
Telephone and telegraph		674.76
Miscellaneous expenses		1,000.51
Total disbursements		$ 148,637.90
Balance		$ 376,327.09

LEDGER ASSETS.

Mortgage loans on real estate	$ 162,250.00	
Book value of bonds	94,255.60	
Cash in company's office	4,815.81	
Deposited in banks	113,068.82	
Agents' balances	1,936.86	
Total ledger assets		$ 376,327.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 2,267.77	
Interest accrued on bonds	348.47	
Interest accrued on other assets	9.04	
Total interest due and accrued		$ 2,625.28

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity and surety	$ 28,155.24	$ 6,283.33	
Total			34,438.57
Gross assets			$ 413,390.94

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 6,283.33	
Agents' balances	1,936.86	
Total		8,220.19
Total admitted assets		$ 405,170.75

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	
Fidelity and surety	$ 10,412.50	
Total unpaid claims		$ 10,412.50
Unearned premiums on unexpired risks running one year or less from date of policy	$ 93,157.20	
Unearned premiums on unexpired risks running more than one year from date of policy	4,727.62	
Total unearned premiums and reserve		97,884.82
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		5,631.05
Collateral deposits		607.00
Total amount of all liabilities except capital		$ 114,535.37
Capital paid up in cash	$ 250,000.00	
Surplus over all liabilities	40,635.38	
Surplus as regards policy-holders		290,635.38
Total liabilities		$ 405,170.75

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.
Premiums in force December 31, 1904	$ 103,614.71
Written or renewed during the year	220,359.72
Total	$ 323,974.43
Deduct expirations and cancellations	132,072.35
In force at the end of the year	$ 191,902.08
Deduct amount re-insured	200.00
Net premiums in force December 31, 1905	$ 191,702.08

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and surety	$ 1,099.32		

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Incorporated March 20, 1876. Commenced Business May 1, 1876.

GEORGE F. SEWARD, President. ROBERT J. HILLAS, Secretary.

Home Office, 97 to 103 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 5,518,894.73

INCOME.

Net cash received for premiums—		
Accident	$ 1,564,335.02	
Health	715,815.60	
Liability	1,643,812.18	
Fidelity	229,965.75	
Plate-glass	285,632.46	
Steam-boiler	374,265.96	
Burglary and theft	532,160.13	
Total premiums received		5,345,987.14
Interest on collateral loans	$ 1,124.31	
Interest on bonds and dividends on stocks	217,410.31	
Interest from all other sources	2,426.40	
Rent from company's property, including $52,931.30 for company's own occupancy	68,917.66	
Total interest and rents		289,878.68
Profit on sale or maturity of ledger assets		77,868.50
Profit and loss		4,979.28
Total income		$ 5,718,713.60
Sum of both amounts		$ 11,237,608.33

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 558,095.67	
Health	277,299.89	
Liability	863,793.16	
Fidelity	57,270.48	
Plate-glass	86,082.72	
Steam-boiler	47,356.80	
Burglary and theft	196,368.53	
Total paid for losses		2,086,267.25
Investigation of claims		277,677.46
Commission or brokerage		1,436,432.12
Paid stockholders for interest or dividends		95,000.00
Salaries, fees, and all other compensation of officers and home office employees		378,690.07
Salaries, traveling and all other expenses of agents not paid by commissions		279,197.84
Medical examiners' fees		4,871.50
Inspections (other than medical)		181,018.79
Rents, including $52,931.30 for company's own occupancy, less $14,175.23 included in expenses of adjusting claims and $22,741.80 in agency expenses		45,902.77
Advertising, $22,636.24; printing and stationery, $61,161.63; postage and express, $23,026.91		106,824.78
Legal expenses		4,694.54
Furniture, fixtures and safes		7,495.26

Insurance taxes, licenses and department fees		$ 102,071.03
Taxes on real estate		9,606.50
Repairs and expenses (other than taxes) on real estate		29,183.14
Loss on sale or maturity of ledger assets		1,137.50
Sundry expenses		85,927.26
Profit and loss		3,417.33
Total disbursements		$ 5,135,415.14
Balance		$ 6,102,193.19

LEDGER ASSETS.

Book value of real estate	$ 965,142.44	
Book value of bonds and stocks	5,011,397.67	
Cash in company's office	7,276.29	
Deposited in banks	131,623.73	
Bills receivable	200.00	
Agents' balances	30,212.50	
Total	$ 6,145,852.63	
Deduct ledger liabilities	43,659.44	
Total ledger assets		$ 6,102,193.19

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 8,350.75	
Interest accrued on other assets	120.49	
Rents accrued on company's property or lease	2,295.67	
Total rents and interest accrued		10,766.91
Market value of bonds and stocks over book value		686,050.83

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 174,710.80	$ 20,112.19	
Health	169,284.76	9,456.97	
Liability	211,432.93	58,630.71	
Fidelity	13,816.13	5,667.90	
Plate-glass	34,737.97	2,093.30	
Steam-boiler	74,256.73	2,467.22	
Burglary and theft	54,004.70	5,050.98	
	$ 732,244.12	$ 103,479.27	
Total			835,723.39
Gross assets			$ 7,634,734.32

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 103,479.27	
Bills receivable	200.00	
Agents' balances and sundry ledger assets	30,212.50	
Total		133,891.77
Total admitted assets		$ 7,500,842.55

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 129,835.30	$ 39,200.00	$ 125,219.50	
Health	3,920.00	----------	6,370.00	
Fidelity	7,449.27	12,500.00	37,030.86	
Plate-glass	9,750.58	----------	1,235.00	
Steam-boiler	21,916.50	86.00	1,282.50	
Burglary and theft	45,459.40	----------	7,443.25	
Total	$ 218,331.05	$ 51,786.00	$ 178,581.11	
Total unpaid claims				$ 448,698.16

Estimated expenses incident to the settlement of unpaid claims—		
Accident	$ 6,005.20	
Health	210.00	
Fidelity	907.76	
Steam-boiler	1,221.00	
Burglary and theft	2,784.35	
Total		$ 11,128.31
Special reserve for unpaid liability losses		1,014,480.42
Unearned premiums on unexpired risks running one year or less from date of policy	$ 2,487,932.38	
Unearned premiums on unexpired risks running more than one year from date of policy	455,311.51	
Total unearned premiums and reserve		2,943,243.89
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		202,133.26
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		46,214.31
Total amount of all liabilities, except capital		$ 4,665,898.35
Capital paid up in cash	$ 500,000.00	
Surplus over all liabilities	2,334,944.20	
Surplus as regards policy-holders		2,834,944.20
Total liabilities		$ 7,500,842.55

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 1,536,521.80	$ 681,462.69	$ 1,466,595.31
Written or renewed during the year	2,368,117.90	1,102,775.24	2,025,612.44
Total	$ 3,904,639.70	$ 1,784,237.93	$ 3,492,207.75
Deduct expirations and cancellations	2,226,013.91	1,020,884.31	2,069,911.36
In force at the end of year	$ 1,678,625.79	$ 763,353.62	$ 1,422,296.39
Deduct amount re-insured	33.75	----------	615.15
Net premiums in force December 31, 1905	$ 1,678,592.04	$ 763,353.62	$ 1,421,681.24

	Fidelity.	*Plate-glass.*
Premiums in force December 31, 1904	$ 241,903.68	$ 282,647.56
Written or renewed during the year	276,813.58	341,131.76
Total	$ 518,717.26	$ 623,779.32
Deduct expirations and cancellations	280,632.26	330,628.00
In force at the end of year	$ 238,085.00	$ 293,151.32
Deduct amount re-insured	951.14	----------
Net premiums in force December 31, 1905	$ 237,133.86	$ 293,151.32

	Steam-boiler.	*Burglary and Theft.*
Premiums in force December 31, 1904	$ 674,295.83	$ 551,555.22
Written or renewed during the year	551,757.86	694,716.20
Total	$ 1,226,053.69	$ 1,246,271.42
Deduct expirations and cancellations	456,072.15	607,878.59
In force at the end of year	$ 769,981.54	$ 638,392.83
Deduct amount re-insured	----------	1,272.50
Net premiums in force December 31, 1905	$ 769,981.54	$ 637,120.33

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 9,954.00	$ 2,716.99	$ 2,716.99
Health	5,834.90	3,683.45	3,683.45
Liability	8,945.86	9,156.13	9,156.13
Fidelity	69.65	----------	----------
Plate-glass	2,076.28	319.22	319.22
Steam-boiler	5,201.68	----------	----------
Burglary	2,981.57	----------	----------
Total	$ 35,063.94	$ 18,875.79	$ 18,875.79

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Incorporated 1890. Commenced Business 1890.

EDWIN WARFIELD, President. HARRY NICODEMUS, Secretary.

Home Office, N. W. Corner Charles and Lexington Streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash $2,000,000.00.

Amount of ledger assets December 31 of previous year		$ 5,749,024.02

INCOME.

Net cash received for premiums—		
Fidelity	$ 1,027,688.23	
Surety	336,496.03	
Total premiums received		1,364,184.26
Interest on bonds and dividends on stocks	$ 182,848.14	
Rent from company' property, including $12,500.00 for company's own occupancy	59,532.72	
Total interest and rents		242,380.86
Six months' income commissions, safe deposit department		54,031.94
Net appreciation in securities		206,098.86
Total income		$ 1,866,695.92
Sum of both amounts		$ 7,615,719.94

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 375,747.83	
Surety	114,543.28	
Total paid for losses		490,291.11
Investigation of claims		36,725.57
Commission or brokerage		353,566.03
Paid stockholders for interest or dividends		280,000.00
Salaries, fees and all other compensation of officers and home office employees		121,787.42
Salaries, traveling and all other expenses of agents not paid by commissions		41,111.26
Inspections (other than medical)		17,474.66
Rents		12,500.00

Advertising, $5,776.59; printing and stationery, $14,013.71; postage and express, $10,726.34	$ 30,516.64
Legal expenses	44,343.33
Furniture and fixtures	1,738.70
Insurance taxes, licenses and department fees	69,753.24
Taxes on real estate	16,739.33
Repairs and expenses (other than taxes) on real estate	18,135.90
Incidentals	26,265.29
Developments	6,733.77
Brokerage	419.50
Total disbursements	$ 1,568,101.75
Balance	$ 6,047,618.19

LEDGER ASSETS.

Book value of real estate	$ 757,000.00	
Book value of bonds and stocks	4,922,675.00	
Deposited in banks	367,943.19	
Total ledger assets		$ 6,047,618.19

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity	$ 27,755.29	$ 29,976.57	
Surety	61,846.52	14,979.87	
	$ 89,601.81	$ 44,956.44	
Total			134,558.25
Gross assets			$ 6,182,176.44

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	44,956.44
Total admitted assets	$ 6,137,220.00

LIABILITIES.

Losses and claims—	*Adjusted and Due.*	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Fidelity	$ 5,015.48	$ 35,898.55	$ 72,295.95	$ 387,065.29	
Surety				288,472.36	
	$ 5,015.48	$ 35,898.55	$ 72,295.95	$ 675,537.65	
Total unpaid claims					$ 788,747.63
Unearned premiums on unexpired risks running one year or less from date of policy-					718,091.62
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905					22,400.45
Total amount of all liabilities except capital					$ 1,529,239.70
Capital paid up in cash				$ 2,000,000.00	
Surplus over all liabilities				2,607,980.30	
Surplus as regards policy-holders					4,607,980.30
Total liabilities					$ 6,137,220.00

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1904	$ 913,079.01	$ 500,173.35
Written or renewed during the year	1,151,684.36	354,226.92
Total	$ 2,064,763.31	$ 854,400.27
Deduct expirations and cancellations	1,112,978.04	370,002.30
Net premiums in force December 31, 1905	$ 951,785.27	$ 484,397.97

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity	$ 3,042.93	$ 16,064.96	$ 16,764.96
Surety	3,206.35	2,281.63	920.00
Total	$ 6,249.28	$ 18,346.59	$ 17,684.96

Department NOTE.—Among resisted claims the company reports judgment against them for $83,046.00 secured by collateral worth $350,000.00.

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1866. Commenced Business October, 1866.

L. B. BRAINERD, President. J. B. PIERCE, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 3,051,113.62

INCOME.

Net cash received for premiums—		
Steam-boiler	$ 1,228,224.66	
Total premiums received		1,228,224.66
Interest on mortgage loans	$ 39,392.12	
Interest on bonds and dividends on stocks	97,015.76	
Interest from all other sources	3,362.01	
Rent from company's property	389.90	
Total interest and rents		140,159.79
Profit on sale or maturity of ledger assets		29,133.00
Special inspections and expert mechanical service		18,155.81
Total income		$ 1,415,673.26
Sum of both amounts		$ 4,466,786.88

DISBURSEMENTS.

Net amount paid policy-holders for losses—	
Steam-boiler	85,425.51
Commission or brokerage	180,523.11
Paid stockholders for interest or dividends	60,000.00
Salaries, fees and all other compensation of officers and home office employees	52,550.00
Salaries, traveling and all other expenses of agents not paid by commissions	126,092.44
Inspections (other than medical)	461,568.80
Rents	5,500.00
Advertising, $5,339.43; printing and stationery, $17,397.79; postage and express, $11,109.87	28,847.09
Legal expenses	674.91

Furniture, fixtures and safes		$ 2,706.42
Insurance taxes, licenses and department fees		41,474.53
Taxes on real estate		158.61
Repairs and expenses (other than taxes) on real estate		900.94
Loss on sale or maturity of ledger assets		5,187.50
Total disbursements		$ 1,156,609.86
Balance		$ 3,310,177.02

LEDGER ASSETS.

Book value of real estate	$ 14,690.00	
Mortgage loans on real estate	952,645.00	
Book value of bonds and stocks	2,205,009.79	
Cash in company's office	15,454.09	
Deposited in banks	122,378.14	
Total ledger assets		$ 3,310,177.02

NON-LEDGER ASSETS.

Interest accrued on mortgages			24,082.58
Market value of bonds and stocks over book value			152,059.21
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Steam-boiler	$ 201,827.69	$ 106,870.88	
Total			308,698.57
Gross assets			$ 3,795,017.38

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	106,870.88
Total admitted assets	$ 2,688,146.50

LIABILITIES.

	In Process of Adjustment.	
Losses and claims—		
Steam-boiler	$ 34,614.94	
Total unpaid claims		$ 34,614.94
Unearned premiums on unexpired risks running one year or less from date of policy	$ 32,545.91	
Unearned premiums on unexpired risks running more than one year from date of policy	1,819,160.42	
Total unearned premiums and reserve		1,851,706.33
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		40,365.54
Total amount of all liabilities, except capital		$ 1,926,686.81
Capital paid up in cash	$ 500,000.00	
Surplus over all liabilities	1,261,459.69	
Surplus as regards policy-holders		1,761,459.69
Total liabilities		$ 3,688,146.50

EXHIBIT OF PREMIUMS.

	Steam-boiler.
Premiums in force December 31, 1904	$ 3,553,529.90
Written or renewed during the year	1,429,695.08
Total	$ 4,983,224.98
Deduct expirations and cancellations	1,398,103.26
Net premiums in force December 31, 1905	$ 3,585,121.72

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Steam-boiler	$ 18,300.80	$ 10,766.50	$ 11,861.85

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated August, 1882. Commenced Business September, 1882.

WILLIAM T. WOODS, President. CHARLES E. W. CHAMBERS, Secretary.

Home Office, 63 William Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 701,112.83

INCOME.

Net cash received for premiums—		
Plate-glass	$ 444,003.54	
Total premiums received		444,033.54
Interest on bonds and dividends on stocks	$ 19,112.52	
Rents from company's property	14,177.65	
Total interest and rents		33,290.17
Profit on sale or maturity of ledger assets		433.50
Profit and loss account		18.23
Total income		$ 477,745.44
Sum of both amounts		$ 1,178,858.27

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Plate-glass	$ 129,464.22	
Total paid for losses		129,464.22
Commission or brokerage		149,093.32
Paid stockholders for interest or dividends		50,000.00
Salaries, fees and all other compensation of officers and home office employees		54,938.00
Salaries, traveling and all other expenses of agents not paid by commissions		611.13
Rents		1,074.55
Advertising, $2,310.01; printing and stationery, $2,656.85; postage and express, $4,083.67		9,050.53
Legal expenses		121.25
Furniture, fixtures and safes		258.14
Insurance taxes, licenses and department fees		13,596.42
Taxes on real estate		5,165.49
Repairs and expenses (other than taxes) on real estate		5,121.32
Sundries		5,173.86
Profit and loss		1.06
Total disbursements		$ 423,669.29
Balance		$ 755,188.98

LEDGER ASSETS.

Book value of real estate	$ 245,763.18	
Book value of bonds and stocks	477,728.58	
Cash in company's office	12,986.58	
Deposited in banks	18,710.64	
Total ledger assets		$ 755,188.98

NON-LEDGER ASSETS.

Market value of real estate over book value		19,236.82
Market value of bonds and stocks over book value		9,311.20

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Plate-glass	$ 76,431.15	$ 3,103.28	
Total			79,534.43
Salvage glass on hand			4,371.52
Sundry accounts			220.00
Gross assets			$ 867,862.95

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 3,103.28	
Salvage glass on hand	4,371.52	
Sundry accounts	220.00	
Total		7,694.80
Total admitted assets		$ 860,168.15

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	
Plate-glass	$ 5,973.35	
Total unpaid claims		$ 5,973.35
Unearned premiums on unexpired risks running one year or less from date of policy	$ 188,901.27	
Unearned premiums on unexpired risks running more than one year from date of policy	61,250.92	
Total unearned premiums and reserve		250,152.19
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		25,477.05
Due for plate-glass and glazing		11,815.48
Total amount of all liabilities, except capital		$ 293,418.07
Capital paid up in cash	$ 250,000.00	
Surplus over all liabilities	316,750.08	
Surplus as regards policy-holders		566,750.08
Total liabilities		$ 860,168.15

EXHIBIT OF PREMIUMS.

	Plate-glass.
Premiums in force December 31, 1904	$ 479,206.72
Written or renewed during year	468,877.44
Total	$ 948,084.16
In force at the end of year	$ 455,578.11
Net premiums in force December 31, 1905	$ 455,578.11

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Plate-glass	$ 609.18	$ 143.74	$ 123.49

METROPOLITAN PLATE-GLASS AND CASUALTY INSURANCE COMPANY OF NEW YORK.

Incorporated April 22, 1874. Commenced Business April 23, 1874.

EUGENE H. WINSLOW, President. S. W. BURTON, Secretary.

Home Office, 47 Cedar Street, New York.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 541,353.32

INCOME.

Net cash received for premiums—		
Accident	$ 51,015.27	
Health	7,849.10	
Plate-glass	421,787.31	
Total premiums received		480,651.68
Interest on bonds and dividends on stock	$ 18,524.95	
Interest from all other sources	724.56	
Total interest		19,249.51
Total income		$ 499,901.19
Sum of both amounts		$ 1,041,254.51

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 13,995.41	
Health	1,584.25	
Plate-glass	148,629.49	
Total paid for losses		164,209.15
Commission or brokerage		175,238.47
Paid stockholders for interest or dividends		20,000.00
Salaries, fees and all other compensation of officers and home office employees		62,080.34
Salaries, traveling and all other expenses of agents not paid by commissions		9,423.51
Medical examiners' fees		530.30
Rents		6,380.80
Advertising, $3,333.18; printing and stationery, $9,692.42; postage and express, $3,486.96		16,512.56
Legal expenses		382.92
Furniture, fixtures and safes		1,117.36
Insurance taxes, licenses and department fees		13,612.92
Profit and loss		747.19
Sundries		5,937.35
Total disbursements		$ 476,172.87

LEDGER ASSETS.

Book value of bonds and stocks	$ 517,934.95	
Cash in company's office	2,017.33	
Deposited in banks	45,129.36	
Total ledger assets		$ 565,081.64

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks		4,410.80
Market value of bonds and stocks		27,945.05

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 10,290.71	$ 424.08	
Health	1,861.25		
Plate-glass	65,028.39	862.54	
	$ 77,180.35	$ 1,286.62	
Total			78,466.97
Plate-glass			3,370.70
Accounts due for glass sold			88.01
Gross assets			$ 679,363.17

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	1,286.62
Total admitted assets	$ 678,076.55

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted for Company.*	
Accident	$	$ 2,631.00	$ 2,500.00	
Health		277.50		
Plate-glass	6,899.40			
	$ 6,899.40	$ 2,908.50	$ 2,500.00	
Total unpaid claims				$ 12,307.90
Unearned premiums on unexpired risks running one year or less from date of policy			$ 245,970.28	
Total unearned premiums and reserve				245,670.28
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				27,328.41
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				1,588.00
Re-insurance				292.41
Total amount of all liabilities except capital				$ 287,187.00
Capital paid up in cash			$ 200,000.00	
Surplus over all liabilities			190,889.55	
Surplus as regards policy-holders				390,889.55
Total liabilities				$ 678,076.55

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*
Premiums in force December 31, 1904	$ 15,510.64	$ 1,147.25
Written or renewed during the year	68,472.44	11,296.64
Total	$ 83,983.08	$ 12,443.89
Deduct expirations and cancellations	32,714.34	3,237.50
In force at the end of year	$ 51,268.74	$ 9,206.39
Deduct amount re-insured	352.50	35.00
Net premiums in force December 31, 1905	$ 50,916.24	$ 9,171.39

	Plate-glass.
Premiums in force December 31, 1904	$ 402,220.66
Written or renewed during the year	486,304.66
Total	$ 888,525.32
Deduct expirations and cancellations	457,272.39
In force at the end of year	$ 431,252.93
Net premiums in force December 31, 1905	$ 431,252.93

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 71.45	$	$
Plate-glass	876.51	228.27	228.27
Total	$ 947.96	$ 228.27	$ 228.27

MARYLAND CASUALTY COMPANY OF BALTIMORE, MARYLAND.

Incorporated February 8, 1898. Commenced Business March 1, 1898.

JOHN T. STONE, President. JAMES F. MITCHELL, Secretary.

Home Office, Maryland Casualty Building, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $750,000.00.

Amount of ledger assets December 31 of previous year		$ 2,888,726.70

INCOME.

Net cash received for premiums—		
Accident	$ 426,442.33	
Health	51,254.38	
Liability	1,159,324.64	
Plate-glass	163,363.24	
Steam-boiler	95,011.03	
Burglary and theft	142,675.06	
Sprinkler	69,848.50	
Total premiums received		2,107,919.18
Interest on bonds and dividends on stocks	$ 94,659.96	
Interest from all other sources	1,162.86	
Rent from company's property	9,358.12	
Total interest and rents		105,180.94
Profit on sale or maturity of ledger assets		41,540.20
Inspections		66,754.59
Total income		$ 2,321,394.91
Sum of both amounts		$ 5,210,121.61

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 195,606.48	
Health	28,525.81	
Liability	465,832.41	
Plate-glass	60,708.02	
Steam-boiler	5,503.85	
Burglary and theft	41,115.83	
Sprinkler	28,645.79	
Total paid for losses		$ 825,938.19
Investigation of claims		246,687.07
Commission or brokerage		586,415.61
Paid stockholders for interest or dividends		90,000.00
Salaries, fees and all other compensation of officers and home office employees		125,295.41
Salaries, traveling and all other expenses of agents not paid by commissions		83,329.95
Medical examiners' fees		1,500.00
Inspections (other than medical)		54,276.46
Rents, including $9,803.22 for company's own occupancy		9,803.22
Advertising, $11,987.31; printing and stationery, $13,540.07; postage and express, $3,728.37		29,255.75
Legal expenses		4,999.92
Insurance taxes, licenses and department fees		47,637.80
Repairs and expenses (other than taxes) on real estate		2,406.90
General expense		6,519.99
Traveling		3,236.33
Total disbursements		$ 2,117,302.60
Balance		$ 3,092,819.01

LEDGER ASSETS.

Book value of real estate	$ 420,836.49	
Book value of bonds and stocks	2,445,519.95	
Cash in company's office	29,509.03	
Deposited in banks	81,261.14	
Bills receivable	4,859.22	
Ground rent	100,000.00	
Agents' balances	10,833.18	
Total ledger assets		$ 3,092,819.01

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks		13,384.60
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	
Accident	$ 86,938.02	
Health	10,348.52	
Liability	235,143.75	
Plate-glass	32,065.06	
Steam-boiler	28,855.71	
Burglary and theft	35,103.60	
Sprinkler	15,192.70	
Total		443,647.36
Gross assets		$ 3,549,850.97

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 4,859.22	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	51,398.62	
Agents' balances	10,833.18	
Total		$ 67,091.02
Total admitted assets		$ 3,482,759.95

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted for Company.*	
Accident	$ 30,320.14	$ 7,818.75	
Health	3,458.21	337.50	
Plate-glass	8,051.00		
Steam-boiler	9,896.04	3,975.00	
Burglary and theft	5,328.64	1,837.50	
Sprinkler	1,720.00		
Total	$ 58,774.03	$ 13,968.75	
Total unpaid claims			$ 72,742.78
Estimated expenses incident to the settlement of unpaid claims—			
Accident		$ 3,442.89	
Health		175.79	
Plate-glass		43.71	
Steam-boiler		2,138.96	
Burglary and theft		1,075.86	
Total			6,877.21
Special reserve for unpaid liability losses			533,689.00
Unearned premiums on unexpired risks running one year or less from date of policy		$ 812,736.23	
Unearned premiums on unexpired risks running more than one year from date of policy		136,662.66	
Total unearned premiums and reserve			949,398.89
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905			116,457.43
Safety reserve for liability claims			150,000.00
Total amount of all liabilities, except capital			$ 1,829,165.31
Capital paid up in cash		$ 750,000.00	
Surplus over all liabilities		903,594.64	
Surplus as regards policy-holders			1,653,594.64
Total liabilities			$ 3,482,759.95

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 362,408.03	$ 46,308.75	$ 885,755.13
Written or renewed during the year	585,068.81	71,151.75	1,445,368.70
Total	$ 947,476.84	$ 117,460.50	$ 2,331,093.83
Deduct expirations and cancellations	556,784.82	64,474.00	1,496,629.17
In force at the end of year	$ 390,692.02	$ 52,986.50	$ 834,464.66
Deduct amount re-insured	19,945.43	427.62	2,429.17
Net premiums in force December 31, 1905	$ 370,746.59	$ 52,558.88	$ 832,035.49

	Plate-glass.
Premiums in force December 31, 1904	$ 180,619.72
Written or renewed during the year	212,287.47
Total	$ 392,907.19
Deduct expirations and cancellations	226,696.40
In force at the end of year	$ 166,210.79
Deduct amount re-insured	58.64
Net premiums in force December 31, 1905	$ 166,152.15

	Steam-boiler.	*Burglary and Theft.*
Premiums in force December 31, 1904	$ 172,568.06	$ 156,419.85
Written or renewed during the year	133,045.99	224,353.69
Total	$ 305,614.05	$ 380,773.54
Deduct expirations and cancellations	109,167.73	178,358.62
In force at the end of year	$ 196,446.32	$ 202,414.92
Deduct amount re-insured		29,822.85
Net premiums in force December 31, 1905	$ 196,446.32	$ 172,592.07

	Sprinkler.
Premiums in force December 31, 1904	$ 65,563.62
Written or renewed during the year	92,000.48
Total	$ 157,564.10
Deduct expirations and cancellations	81,214.76
In force at the end of year	$ 76,349.34
Deduct amount re-insured	3,731.26
Net amount in force December 31, 1905	$ 72,618.08

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 16,571.56	$ 5,210.07	$ 6,347.07
Health	7,658.19	3,449.09	4,496.09
Liability	16,399.29	6,123.66	8,143.66
Plate-glass	1,001.80	74.12	74.12
Steam-boiler	1,542.49	1.79	1.79
Burglary and theft	2,103.03	166.81	166.81
Sprinkler	40.00	3.50	3.50
Total	$ 45,316.36	$ 15,029.04	$ 19,233.04

NATIONAL SURETY COMPANY OF NEW YORK.

Incorporated February 24, 1897. Commenced Business June 9, 1897.

WILLIAM B. JOYCE, President. SAMUEL H. SHRIVER, Secretary.

Home Office, 346 Broadway, New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, $500,000.00.

Amount of ledger assets December 31 of previous year		$ 1,891,889.30

INCOME.

Net cash received for premiums—		
Fidelity and surety	$ 1,085,790.38	
Burglary and theft	125,241.23	
Total premiums received		1,211,031.61
Interest on mortgage loans	$ 234.50	
Interest on collateral loans	560.00	
Interest on bonds and dividends on stock	44,953.61	
Interest from all other sources	1,790.39	
Rent from company's property	4,791.10	
Total interest and rents		52,329.60
Profit on sale or maturity of ledger assets		7,342.00
Refund of New York City taxes, 1899, 1900		8,156.75
Miscellaneous		153.51
Re-insurance due, $1,922.22; co-surety, $565.00		2,487.22
Cash collateral, $46,444.99; interest on cash collateral, $5,363.28		51,808.27
Salvage unapplied		7,245.52
Cash collected from Munich Re-insurance Company		5,306.06
Sundries		2,702.12
Total income		$ 1,348,562.66
Sum of both amounts		$ 3,240,451.96

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity	$ 169,843.02	
Surety	259,360.46	
Burglary and theft	23,424.54	
Total paid for losses		452,628.02
Investigation of claims		47,351.85
Commission or brokerage		218,547.82
Salaries, fees and all other compensation of officers and home office employees		128,835.45
Salaries, traveling and all other expenses of agents not paid by commissions		98,027.71
Inspections (other than medical)		10,258.63
Rents		12,177.29
Advertising, $4,045.57; printing and stationery, $22,505.79; postage and express, $21,192.93		47,744.49
Furniture and fixtures		3,272.99
Insurance taxes, licenses and department fees		27,114.08
Taxes on real estate		1,913.76
Repairs and expenses (other than taxes) on real estate		1,023.81
Depreciation in value of securities charged off		17,087.50
Items not admitted December, 1904, charged off. Equipment, $27,005.83; real estate, $16,208.55; stocks and bonds, $61,289.50		104,503.88

Telegraph and telephone		$ 3,512.48
Losses through agents and others		290.00
Miscellaneous expenses, home office		12,112.26
Munich Re-insurance Company, real estate		220.20
Total disbursements		$ 1,186,622.02
Balance		$ 2,053,829.95

LEDGER ASSETS.

Book value of real estate	$ 118,426.77	
Mortgage loans on real estate	1,200.00	
Book value of bonds and stocks	1,158,556.25	
Cash in company's office	18,334.34	
Deposited in banks	653,850.09	
Accounts receivable	54,036.84	
Advance on contracts	42,674.57	
Accrued interest	6,751.08	
Total ledger assets		$ 2,053,829.94

NON-LEDGER ASSETS.

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity and surety	$ 129,118.88	$ 47,994.39	
Burglary and theft	33,765.06	3,152.21	
	$ 162,883.94	$ 51,146.60	
Total			214,030.54
Gross assets			$ 2,267,860.48

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	51,146.60
Total admitted assets	$ 2,216,713.88

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted for Company.*
Fidelity	$ 13,309.45	$ 22,091.18	$ 30,175.27
Surety	27,622.84		111,461.92
Burglary and theft	3,322.00		
Total	$ 44,254.29	$ 22,091.18	$ 141,637.19
Deduct re-insurance			9,354.53
	$ 44,254.29	$ 22,091.18	$ 132,282.66

Total unpaid claims		$ 198,628.13
Unearned premiums on unexpired risks, running one year or less from date of policy	$ 641,038.42	
Total unearned premiums and reserve		641,038.42
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		26,602.38
Re-insurance, $6,669.77; co-surety, $1,610.62; Munich Re-insurance Company, real estate, $82.75; re-insurance reserve, $15,913.01		24,276.15
Special reserve for safety fund		200,000.00
Cash deposited in banks as collateral and interest thereon		174,645.04
Premiums unadjusted, $3,922.06; suspense loss and salvage, $7,245.52		11,167.58
Suspense agency balances		100.53
Due agents, commissions		95.24
Total amount of all liabilities except capital		$ 1,276,553.47

Capital paid up in cash	$ 500,000.00	
Surplus over all liabilities	440,160.41	
Surplus as regards policy-holders		$ 940,160.41
Total liabilities		$ 2,216,713.88

EXHIBIT OF PREMIUMS.

	Fidelity.	*Surety.*
Premiums in force December 31, 1904	$ 527,227.88	$ 591,621.16
Written or renewed during the year	779,631.63	572,639.94
Total	$ 1,306,859.51	$ 1,164,261.10
Deduct expirations and cancellations	733,931.27	517,767.39
In force at the end of year	$ 572,928.24	$ 646,493.71
Deduct amount re-insured	42,670.06	35,045.24
Net premiums in force December 31, 1905	$ 530,258.18	$ 611,448.47

	Burglary and Theft.
Premiums in force December 31, 1904	$ 58,990.36
Written or renewed during the year	184,491.26
Total	$ 243,481.62
Deduct expirations and cancellations	89,868.21
In force at the end of year	$ 153,613.41
Deduct amount re-insured	13,243.21
Net premiums in force December 31, 1905	$ 140,370.20

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and surety	$ 7,219.19	$ 2,250.87	$ 3,193.92
Burglary and theft	179.95		
Total	$ 7,399.14	$ 2,250.87	$ 3,193.92

NEW YORK PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

Incorporated March, 1891. Commenced Business March 19, 1891.

MAJOR A. WHITE, President. J. CARROLL FRENCH, Secretary.

Home Office, 42 Cedar Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 589,508.24

INCOME.

Net amount received for premiums—		
Plate-glass		454,429.95
Interest on bonds and dividends on stocks	$ 21,315.41	
Interest from all other sources	2,623.37	
Total interest		23,938.78
Profit on sale or maturity of ledger assets		12,405.86
Total income		$ 490,774.59
Sum of both amounts		$ 1,080,282.83

DISBURSEMENTS.

Net amount paid policy-holders for losses—	
Plate-glass	157,165.38
Commissions or brokerage	159,830.30
Paid stockholders for interest or dividends	16,000.00
Salaries, fees and all other compensation of officers and home office employees	42,962.66
Salaries, traveling and all other expenses of agents not paid by commissions	5,363.36
Rents	5,279.08
Advertising, $243.74; printing and stationery, $2,065.11; postage and express, $1,642.90	3,951.05
Legal expenses	1,174.86
Furniture, fixtures and safes	420.59
Insurance taxes, licenses and department fees	12,527.96
Traveling expenses	125.40
Suspense account	341.32
General expenses	9,316.63
Total disbursements	$ 414,459.29
Balance	$ 665,823.54

LEDGER ASSETS.

Book value of bonds and stocks	$ 610,045.61	
Cash in company's office	2,240.14	
Deposited in banks	53,537.79	
Total ledger assets		$ 665,823.54

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value		$ 41,954.39

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Plate-glass	$ 87,891.82	$ 439.35	
Total			88,331.17
Gross assets			$ 796,109.10

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	439.35
Total admitted assets	$ 795,669.75

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	
Plate-glass	$ 6,473.95	$ 2,114.00	
Total unpaid claims			$ 8,587.95
Unearned premiums on unexpired risks running one year or less from date of policy		$ 221,631.16	
Unearned premiums on unexpired risks running more than one year from date of policy		17,968.95	
Total unearned premiums and reserve			239,600.11
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905			30,341.34
Dividends due stockholders January 1, 1906			12,000.00
Total amount of all liabilities, except capital			$ 290,529.40
Capital stock		$ 200,000.00	
Surplus over all liabilities		305,140.35	
Surplus as regards policy-holders			505,140.35
Total liabilities			$ 795,669.75

EXHIBIT OF PREMIUMS.

	Plate-glass.
Premiums in force December 31, 1904	$ 467,493.37
Written or renewed during the year	529,419.40
Total	$ 996,912.77
Deduct expirations and cancellations	520,864.85
In force at the end of year 1905	$ 476,047.92

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Plate-glass	$ 736.32	$ 120.88	$ 181.97

UNITED STATES BRANCH OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED) OF LONDON, ENGLAND.

Incorporated December 13, 1871. Commenced Business in U. S. August 23, 1895.

United States Manager, OSCAR ISING.

Head Office in United States, 350 Broadway, New York City.

Statutory deposit, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 2,394,079.42
INCOME.		
Net cash received for premiums—		
Accident	$ 186,812.06	
Health	8,723.52	
Liability	924,135.57	
Steam-boiler	44,025.58	
Burglary and theft	99,102.03	
Credit	390,040.12	
Total premiums received		1,652,838.88
Interest on bonds	$ 75,808.56	
Interest from all other sources	4,278.36	
Total interest		80,086.92
Profit on sale or maturity of ledger assets		13,463.25
Total income		$ 1,746,389.05
Sum of both amounts		$ 4,140,468.47
DISBURSEMENTS.		
Net amount paid policy-holders for losses—		
Accident	$ 64,386.71	
Health	1,185.03	
Liability	325,395.56	
Steam-boiler	23,221.07	
Burglary and theft	14,144.33	
Credit	188,840.40	
Total paid for losses		617,173.10
Investigation of claims		133,660.12
Commission or brokerage		404,536.63
Remitted to home office		108,212.94
Salaries, fees, and all other compensation of officers and home office employees		101,932.67
Salaries, traveling and all other expenses of agents not paid by commissions		29,363.86
Medical examiners' fees		97.00
Inspections (other than medical)		18,556.09
Rents		9,592.95
Advertising, $8,165 65; printing and stationery, $10,226.65; postage and express, $4,487.61		22,879.91
Legal expenses		6,197.35
Furniture, fixtures and safes		3,151.39
Insurance taxes, licenses and department fees		36,434.89
Telegrams		697.54
Telephones		836.33
Surety bonds		184.27
Mercantile agency		2,441.00

Discounts		$ 629.56
General expenses		4,995.81
Total disbursements		$ 1,501,573.41
Balance		$ 2,638,895.06

LEDGER ASSETS.

Book value of bonds	$ 2,514,019.71	
Cash in company's office	2,462.44	
Deposited in bank	18,811.99	
Deposited with U. S. Trustees	100,000.00	
Premium notes	5,844.94	
Total	$ 2,641,139.08	
Deduct ledger liabilities—		
Sundry accounts	2,244.02	
Total ledger assets		$ 2,638,895.06

NON-LEDGER ASSETS.

Interest due and accrued on bonds			28,447.46
Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 31,646.46	$ 185.78	
Health	2,755.26		
Liability	116,019.20	705.24	
Steam-boiler	8,593.07	6.17	
Burglary and theft	14,301.28	10.87	
	$ 173,315.27	$ 908.06	
Total			174,223.33
Gross assets			$ 2,841,565.85

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 908.06	
Book value of ledger assets over marked value, viz.: Bonds	68,043.33	
Total		68,951.39
Total admitted assets		$ 2,772,614.46

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted for Company.*	
Accident	$ 18,316.00	$ 2,500.00	
Health	275.00		
Steam-boiler	2,230.00		
Burglary and theft	2,035.00		
Credit	15,504.00	9,500.00	
	$ 38,360.00	$ 12,000.00	
Total unpaid claims			$ 50,360.00
Special reserve for unpaid liability losses			521,999.68
Unearned premiums on unexpired risks, running one year or less from date of policy		$ 588,505.69	
Unearned premiums on unexpired risks, running more than one year from date of policy		70,669.08	
Total unearned premiums			659,174.77
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905			45,027.36
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued			40,000.00

Reserve for credit department prepaid premiums		$ 10,862.50
Special reserve for credit insurance losses on policies expiring December 31 on which no claims have been made		40,000.00
Contingent reserve		150,000.00
Total amount of all liabilities, except capital		$ 1,517,424.31
Statutory deposit	$ 200,000.00	
Surplus over all liabilities	1,055,190.15	
Surplus as regards policy-holders		1,255,190.15
Total liabilities		$ 2,772,614.46

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 126,601.33	$ 6,431.49	$ 597,652.57
Written or renewed during the year	251,116.12	14,256.34	1,224,622.85
Total	$ 377,717.45	$ 20,687.83	$ 1,822,275.42
Deduct expirations and cancellations	222,266.10	11,469.06	1,233,766.77
In force at the end of year	$ 155,451.35	$ 9,218.77	$ 588,508.65
Deduct amount re-insured	3,081.75	89.78	3,791.02
Net premiums in force December 31, 1905	$ 152,369.60	$ 9,128.99	$ 584,717.63

	Steam-boiler.	*Burglary and Theft.*	*Credit.*
Premiums in force December 31, 1904	$ 82,376.60	$ 104,156.76	$ 371,842.36
Written or renewed during the year	77,300.34	147,801.28	395,207.71
Total	$ 159,676.94	$ 251,958.04	$ 767,050.07
Deduct expirations and cancellations	62,658.91	135,852.40	421,209.75
In force at the end of year	$ 97,018.03	$ 116,105.64	$ 345,840.32
Deduct amount re-insured	64.33	10,096.01	
Net premiums in force December 31, 1905	$ 96,953.70	$ 106,009.63	$ 345,840.32

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 507.08	$ 69.63	$ 69.63
Health	102.57	7.48	7.48
Liability	2,846.07	2,969.31	4,824.31
Burglary and theft	1,745.28		
Credit	8,129.16	1,124.38	2,096.83
Total	$ 13,330.16	$ 4,170.80	$ 6,998.25

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Incorporated December 28, 1867. Commenced Business May, 1885.

WILBUR S. TUPPER, President. RICH. J. MIER, Assistant Secretary.

Home Office, N. E. Corner Montgomery and Sacramento Streets, San Francisco, Cal.

ACCIDENT DEPARTMENT.

CAPITAL STOCK.

Amount of capital paid up in cash (see Life statement).

INCOME.

Net cash received for premiums—	
Accident	$ 541,866.35
Total income (carried to Life statement)	$ 541,866.35

DISBURSEMENTS.

Net amount paid policy-holders for losses—	
Accident	222,182.90
Investigation of claims	5,053.27
Commission or brokerage	195,291.02
Salaries, fees and all other compensation of officers and home office employees	42,631.16
Salaries, traveling and all other expenses of agents not paid by commissions	13,098.69
Medical examiners' fees	7,410.75
Inspections (other than medical)	300.00
Rent, including $3,600.00 for company's own occupancy	7,374.17
Advertising, $3,141.56; printing and stationery, $9,485.18; postage and express, $3,494.94	16,121.68
Legal expenses	3,360.00
Insurance taxes, licenses and department fees	11,113.29
Dividends to policy-holders	590.15
Profit and loss, agents' balances charged off	10,515.02
General expenses	2,778.87
Total disbursements (carried to Life statement)	$ 537,820.97

LEDGER ASSETS.

(See Life statement).

NON-LEDGER ASSETS.

(See Life statement).

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 162,093.89	$ 6,430.34	
Total			$ 168,524.23
Re-insurance due from other companies			6,783.60
Gross assets			$ 175,307.83

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 6,430.34
Total admitted assets (carried to Life statement)	168,887.49

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 1,000.00	$ 7,750.00	$ 13,566.00	
Total unpaid claims				$ 22,316.00
Estimated expenses incident to the settlement of unpaid claims: Accident				1,000.00
Unearned premiums on unexpired risks running one year or less from date of policy			$ 223,022.02	
Total unearned premiums and reserve				223,022.02
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				40,523.47
Total amount of all liabilities carried to Life statement				$ 286,861.49

EXHIBIT OF PREMIUMS.

	Accident.
Premiums in force December 31, 1904	$ 451,998.57
Written or renewed during the year	777,683.92
Total	$ 1,229,682.49
Deduct expirations and cancellations	771,490.53
In force at the end of year	$ 458,191.96
Deduct amount re-insured	12,147.92
Net premiums in force December 31, 1905	$ 446,044.04

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Credit	$ 217.79	$ 381.00	$ 381.00

PENNSYLVANIA CASUALTY COMPANY OF SCRANTON, PA.

Incorporated September, 1899. Commenced Business December, 1899.

THOMAS E. JONES, President. F. H. KINGSBURY, Secretary.

Home Office, Corner Washington Avenue and Spruce Street, Scranton, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets December 31 of previous year	$ 270,138.87	
Increase of capital during the year	100,000.00	
Extended at		$ 370,138.87

INCOME.

Net cash received for premiums—		
Accident	$ 66,980.64	
Health	19,608.64	
Liability	92,249.99	
Plate-glass	18,955.12	
Steam-boiler	9,613.74	
Total premiums received		207,408.13
Interest on bonds and dividends on stocks	$ 8,858.62	
Interest from all other sources	450.46	
Total interest		9,309.08
Surplus paid in cash		50,000.00
Unclassed premiums		328.74
Total income		$ 267,045.95
Sum of both amounts		$ 637,184.82

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 28,513.70	
Health	9,964.34	
Liability	21,414.93	
Plate-glass	3,775.52	
Steam-boiler	5,854.42	
Total paid for losses		69,522.91
Investigation of claims		7,420.69
Commission or brokerage		63,276.38
Salaries, fees and all other compensation of officers and home office employees		15,545.33
Salaries, traveling and all other expenses of agents not paid by commissions		10,632.74
Medical examiners' fees		1,050.00
Inspections (other than medical)		5,203.99
Rents		1,628.00
Advertising, $2,479.29; printing and stationery, $4,282.18; postage and express, $1,541.60		8,303.07
Legal expenses		1,178.35
Furniture, fixtures and safes		782.79
Insurance taxes, licenses and department fees		7,301.93
Accounts charged off		2,813.60
General expense		8,774.28
Total disbursements		$ 203,434.06
Balance		$ 433,750.76

LEDGER ASSETS.

Book value of bonds and stocks	$ 361,796.65	
Cash in company's office	853.10	
Deposited in banks	64,091.37	
Bills receivable	1,639.48	
Accounts receivable	5,370.16	
Total ledger assets		$ 433,750.76

NON-LEDGER ASSETS.

Interest accrued on bonds	$ 3,197.49	
Interest accrued on other assets	86.96	
Total interest accrued		3,284.45
Market value of bonds and stocks over book value		6,734.60

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 19,472.69	$ 625.00	
Health	6,722.60	372.00	
Liability	29,162.00	968.55	
Plate-glass	7,345.37	90.10	
Steam-boiler	3,119.39	131.50	
	$ 65,822.05	$ 2,187.15	
Total			68,009.20
Gross assets			$ 511,779.01

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 2,187.15	
Bills receivable	616.13	
Accounts receivable	5,370.16	
Total		8,173.44
Total admitted assets		$ 503,605.57

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted for Policy-holders.*	
Accident	$ 795.70	$ 1,681.20	$ 120.00	
Health	568.61	906.80	100.00	
Plate-glass	38.75	267.20	----------	
	$ 1,403.06	$ 2,855.20	$ 220.00	
Total unpaid claims				$ 4,478.26
Estimated expenses incident to the settlement of claims—				
Accident			$ 125.00	
Health			225.00	
Total				350.00
Special reserve for unpaid liability losses				16,412.00
Unearned premiums on unexpired risks, running one year or less from date of policy			$ 102,894.65	
Unearned premiums on unexpired risks, running more than one year from date of policy			12,333.64	
Total unearned premiums				115,228.29
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				20,143.30
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				401.53
Total amount of all liabilities, except capital				$ 157,013.38

Capital paid up in cash	$ 300,000.00	
Surplus over all liabilities	46,592.19	
Surplus as regards policy-holders		$ 346,592.19
Total liabilities		$ 503,605.57

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 56,115.98	$ 27,815.34	$ 48,093.35
Written or renewed during the year	99,562.13	33,392.39	139,032.34
Total	$ 155,678.11	$ 61,207.73	$ 187,125.69
Deduct expirations and cancellations	96,803.81	38,410.06	84,479.88
In force at the end of year	$ 58,874.30	$ 22,797.67	$ 102,645.81
Deduct amount re-insured	640.01	35.00	352.25
Net premiums in force December 31, 1905	$ 58,234.29	$ 22,762.67	$ 102,293.56

	Plate-glass.
Premiums in force December 31, 1904	$ 10,374.15
Written or renewed during the year	29,370.99
Total	$ 39,745.14
Deduct expirations and cancellations	15,444.62
In force at the end of year	$ 24,300.52
Net premiums in force December 31, 1905	$ 24,300.52

	Steam-boiler.
Premiums in force December 31, 1904	$ 14,864.16
Written or renewed during the year	13,506.76
Total	$ 28,370.92
Deduct expirations and cancellations	11,176.03
In force at the end of year	$ 17,194.89
Net premiums in force December 31, 1905	$ 17,194.89

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 531.88	$ 247.15	$ 247.15
Health	1,383.79	656.82	656.82
Liability	879.67	1,909.80	1,909.80
Plate-glass	320.32	104.50	104.50
Total	$ 3,115.66	$ 2,918.27	$ 2,918.27

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Incorporated March 3, 1893. Commenced Business May 6, 1893.

PHINEAS C. LOUNSBURY, President. KIMBALL C. ATWOOD, Secretary.

Home Office, 290 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $200,000.00.

Amount of ledger assets December 31 of previous year		$ 1,072,707.62

INCOME.

Net cash received for premiums—		
Accident	$ 1,182,507.45	
Health	192,774.85	
Total premiums received		1,375,282.30
Interest on bonds and dividends on stock	$ 31,426.34	
Interest from all other sources	2,843.71	
Total interest		34,270.05
Profit on sale or maturity of ledger assets		9,712.50
Amount transferred from the Preferred Mutual Accident Association		205.36
Total income		$ 1,419,470.21
Sum of both amounts		$ 2,492,177.83

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 418,169.49	
Health	75,295.09	
Total paid for losses		493,464.58
Investigation of claims		15,375.80
Commission or brokerage		446,291.12
Salaries, fees and all other compensation of officers and home office employees		122,713.02
Salaries, traveling and all other expenses of agents not paid by commissions		95,560.50
Medical examiners' fees		14,796.44
Inspections (other than medical)		9,712.25
Rents, including $9,840.00 for company's own occupancy		15,625.00
Advertising $12,825.50; printing and stationery, $26,575.12; postage and express, $18,765.25		58,165.87
Furniture, fixtures and safes		1,252.65
Insurance taxes, licenses and department fees		30,369.85
Total disbursements		$ 1,327,327.08
Balance		$ 1,164,850.75

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,020,281.24	
Cash in company's office	3,165.87	
Deposited in banks	141,403.64	
Total ledger assets		$ 1,164,850.75

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	$ 6,758.32	
Total interest due and accrued		$ 6,758.32

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 119,597.05	$ 7,814.84	
Health	29,899.27	1,953.70	
	$ 149,496.32	$ 9,768.54	
Total			159,264.86
Gross assets			$ 1,330,873.93

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 9,768.54	
Book value of ledger assets over market value, viz.: Bonds and stocks	1,591.74	
Total		11,360.28
Total admitted assets		$ 1,319,513.65

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 29,512.15	$ 51,225.00	$ 35,943.29	
Health	337.50	4,050.00		
	$ 29,849.65	$ 55,275.00	$ 35,943.29	
Total				$ 121,067.94
Estimated expenses incident to the settlement of unpaid claims: Accident				2,500.00
Unearned premiums on unexpired risks running one year or less from date of policy			$ 570,913.96	
Total unearned premiums				570,913.96
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				39,057.39
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued				25,906.17
Reserve for contingent installment policies				85,434.00
Total amount of all liabilities except capital				$ 844,879.81
Capital paid up in cash			$ 200,000.00	
Surplus over all liabilities			274,633.84	
Surplus as regards policy-holders				474,633.84
Total liabilities				$ 1,319,513.65

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*
Premiums in force December 31, 1904	$ 903,631.14	$ 178,375.50
Written or renewed during the year	1,356,026.93	229,646.04
Total	$ 2,259,658.07	$ 408,021.54
Deduct expirations and cancellations	1,309,149.95	216,701.74
In force at the end of year 1905	$ 950,508.12	$ 191,319.80

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 7,110.00	$ 1,325.00	$ 4,062.50
Health	3,967.00	2,104.95	2,217.45
Total	$ 11,077.00	$ 3,429.95	$ 6,279.95

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY OF DETROIT, MICHIGAN.

Incorporated May 29, 1884. Commenced Business August 1, 1884.

D. M. FERRY, President. E. A. LEONARD, Secretary.

Home Office, Penobscot Building, Detroit, Mich.

CAPITAL STOCK.

Amount of capital paid up in cash, $250,000.00.

Amount of ledger assets December 31 of previous year		$ 1,783,539.97

INCOME.

Net cash received for premiums—		
Accident	$ 818,973.00	
Health	102,757.22	
Liability	671,145.14	
Total premiums received		1,592,875.36
Interest on mortgage loans	$ 30,674.13	
Interest on bonds and dividends on stocks	47,380.35	
Interest from all other sources	3,043.58	
Total interest		81,098.06
Suspense account		203.10
Total income		$ 1,674,176.52
Sum of both amounts		$ 3,457,716.49

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 384,733.35	
Health	40,970.71	
Liability	207,435.54	
Total paid for losses		633,139.60
Investigation of claims		69,778.23
Commission or brokerage		436,014.51
Paid stockholders for interest or dividends		30,000.00
Salaries, fees and all other compensation of officers and home office employees		79,939.19
Salaries, traveling and all other expenses of agents not paid by commissions		72,397.53
Inspections (other than medical)		10,570.16
Rents		12,790.87
Advertising, $8,458.77; printing and stationery, $12,986.20; postage and express, $9,434.56		30,879.53
Furniture and fixtures		5,508.82
Insurance taxes, licenses and department fees		47,380.65
Taxes on real estate		1,128.76
General expenses		16,132.07
Total disbursements		$ 1,445,659.92
Balance		$ 2,012,056.57

LEDGER ASSETS.

Book value of real estate	$ 42,620.00	
Mortgage loans on real estate	544,503.56	
Book value of bonds	1,290,223.08	
Cash in company's office	291.63	
Deposited in banks	133,882.42	
Taxes paid to secure mortgages	535.88	
Total ledger assets		$ 2,012,056.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 7,774.48	
Interest accrued on bonds	13,015.74	
Interest accrued on other assets	104.90	
Total interest due and accrued		20,895.12
Market value of bonds and stocks over book value		32,076.92

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	
Accident	$ 182,260.88	
Health	23,346.83	
Liability	100,314.66	
Total		305,922.37
Total admitted assets		$ 2,370,950.98

LIABILITIES.

Losses and claims—	*Adjusted and Due.*	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 10,500.00	$ 18,250.00	$ 56,250.00	$ 23,250.00	
Health	1,500.00	2,175.00	6,325.00		
	$ 12,000.00	$ 20,425.00	$ 62,575.00	$ 23,250.00	
Total unpaid claims					$ 118,250.00
Special reserve for unpaid liability losses					474,833.70
Unearned premiums on unexpired risks, running one year or less from date of policy				$ 682,309.82	
Total unearned premiums					682,309.82
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905					84,128.64
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued					37,500.00
Return premiums and cancellations					13,766.50
Re-insurance					3,920.54
Reserve for contingent					100,000.00
Total amount of all liabilities, except capital					$ 1,514,709.20
Capital paid up in cash				$ 250,000.00	
Surplus over all liabilities				606,241.78	
Surplus as regards policy-holders					856,241.78
Total liabilities					$ 2,370,950.98

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 706,216.36	$ 90,841.06	$ 517,595.80
Written or renewed during the year	1,076,906.88	116,279.40	754,865.47
Total	$ 1,783,123.24	$ 207,120.46	$ 1,272,461.27
Deduct expirations and cancellations	1,047,558.46	118,333.38	709,882.83
In force at the end of year	$ 735,564.78	$ 88,787.08	$ 562,578.44
Deduct amount re-insured	17,654.40		4,656.26
Net premiums in force December 31, 1905	$ 717,910.38	$ 88,787.08	$ 557,922.18

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 12,529.74	$ 8,950.84	$ 8,950.84
Health	1,614.00	1,162.91	1,162.91
Total	$ 14,143.74	$ 10,113.75	$ 10,113.75

TITLE GUARANTY AND TRUST COMPANY OF SCRANTON, PENNSYLVANIA.

Incorporated February 20, 1901. Commenced Business April 1, 1901.

L. A. WATRES, President. D. B. ATHERTON, Secretary.

Home Office, 516 Spruce Street, Scranton, Pa.

CAPITAL STOCK.

Amount of capital paid up in cash, $791,000.00.

Amount of ledger assets December 31 of previous year	$ 1,515,634.76	
Decrease of capital during the year	24,200.00	
Extended at		$ 1,539,834.76

INCOME.

Net cash received for premiums—		
Surety	$ 487,056.63	
Title	1,977.38	
Total premiums received		489,034.01
Interest on mortgage loans	$ 4,823.56	
Interest on collateral loans	2,876.76	
Interest on bonds	55,922.97	
Interest from all other sources	2,038.92	
Total interest		65,662.21
Profit on sale or maturity of ledger assets, stocks and bonds		62,805.06
Trust department		5,791.63
Bonded attorney's account		1,389.78
Profit and loss items		33.61
Exchange		413.96
Increase in surplus fund		18,250.00
Total income		$ 643,380.26
Sum of both amounts		$ 2,183,215.02

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Surety	$ 78,584.03	
Total paid for losses		78,584.03
Investigation of claims		11,255.37
Commission or brokerage		147,079.99

Paid stockholders for interest or dividends	$ 46,835.00
Salaries, fees and all other compensation of officers and home office employees	28,174.59
Salaries, traveling and all other expenses of agents not paid by commissions	2,746.88
Advertising, $2,934.46; printing and stationery, $9,553.90; postage and express, $9,074.00	21,562.36
Furniture and fixtures	100.10
Insurance taxes, licenses and department fees	13,633.01
Taxes on real estate	779.56
General expenses, surety department	53,843.93
General expenses, other departments	43,282.93
Furniture and fixtures to profit and loss	20,347.07
Real estate to profit and loss	1,868.13
Decrease in collateral deposits	13,632.79
Due to banks—paid	127,958.15
Total disbursements	$ 611,683.89
Balance	$ 1,571,531.13

LEDGER ASSETS.

Book value of real estate	$ 90,000.00	
Mortgage loans on real estate	134,360.65	
Loans secured by pledge of bonds, stocks or other collateral	80,600.00	
Book value of bonds	1,144,254.58	
Cash in company's office	4,358.03	
Deposited in banks	84,657.00	
Bills receivable	7,381.74	
Receiver's certificate, German Bank of Buffalo, N. Y.	25,919.13	
Total ledger assets		$ 1,571,531.13

NON-LEDGER ASSETS.

Interest accrued on mortgages	$ 2,204.29	
Interest accrued on bonds	10,521.21	
Total interest accrued		12,725.50
Market value of bonds and stocks over book value		4,902.92

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	
Surety	$ 139,427.75	
Total		139,427.75
Bills receivable		1,235.48
Gross assets		$ 1,729,822.78

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 8,617.22	
Estimated loss, receiver's certificate German Bank of Buffalo, N. Y.	10,367.65	
Total		18,984.87
Total admitted assets		$ 1,710,837.91

LIABILITIES.

Losses and claims—	*Adjusted and Due.*	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Surety	$ 675.63	$ 2,143.31	$ 77,434.76	$ 25,332.33	
Total unpaid claims					$ 105,586.03

Unearned premiums on unexpired risks running one year or less from date of policy	$ 299,353.64	
Unearned premiums on unexpired risks running more than one year from date of policy	1,197.13	
Total unearned premiums and reserve		$ 300,550.77
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		40,089.77
Re-insurance		5,795.19
Suspense account		67.66
Reserve for payment of taxes		6,750.00
Collateral deposits		148,930.27
Total amount of all liabilities except capital		$ 607,769.69
Capital paid up in cash	$ 791,100.00	
Surplus over all liabilities	311,968.22	
Surplus as regards policy-holders		1,103,068.22
Total liabilities		$ 1,710,837.91

EXHIBIT OF PREMIUMS.

	Surety.
Premiums in force December 31, 1904	$ 345,898.58
Written or renewed during the year	629,702.32
Total	$ 975,600.90
Deduct expirations and cancellations	358,884.02
In force at the end of year	$ 616,716.88
Deduct amount re-insured	18,009.60
Net premiums in force December 31, 1905	$ 598,707.28

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Surety	$ 3,477.10	$ 45.87	$ 45.87

THE TRAVELERS INSURANCE COMPANY OF HARTFORD, CONN.

Incorporated June 17, 1863. Commenced Business April 1, 1864.

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

Home Office, 56 Prospect Street, Hartford, Conn.

ACCIDENT DEPARTMENT.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,000,000.00.

Amount of ledger assets December 31 of previous year		$ 8,409,057.50

INCOME.

Net cash received for premiums—		
Accident	$ 2,722,552.93	
Health	266,421.22	
Liability	3,364,649.59	
Total premiums received		6,353,623.74
Interest on bonds and dividends on stocks	$ 358,640.12	
Interest from all other sources	36,352.43	
Total interest		394,992.55
Profit on sale or maturity of ledger assets		59,595.27
Total income		$ 6,808,211.56
Sum of both amounts		$ 15,217,269.06

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 1,271,192.78	
Health	118,286.25	
Liability	856,007.66	
Total paid for losses		2,245,486.69
Investigation of claims		498,290.27
Commission or brokerage		1,682,671.72
Paid stockholders for interest or dividends		250,000.00
Salaries, fees, and all other compensation of officers and home office employees		215,803.15
Salaries, traveling and all other expenses of agents not paid by commissions		378,685.75
Medical examiners' fees		27,525.15
Inspections (other than medical)		56,626.29
Rents, including $15,000.00 for company's own occupancy		77,816.80
Advertising, $52,783.24; printing and stationery, $60,515.24; postage and express, $42,649.27		155,947.75
Legal expenses		19,858.84
Furniture and fixtures		42,876.18
Insurance taxes, licenses and department fees		116,160.76
Taxes on capital stock		58,918.04
Miscellaneous items		44,290.89
Profit and loss		21,604.53
Total disbursements		$ 5,892,562.81
Balance		$ 9,324,706.25

LEDGER ASSETS.

Book value of bonds and stocks	$ 8,746,233.62	
Cash in company's office	2,111.53	
Deposited in banks	525,100.55	
Bills receivable	8,876.48	
Agents' balances	42,384.07	
Total ledger assets		$ 9,324,706.25

NON-LEDGER ASSETS.

Interest accrued on bonds	151,676.23
Market value of bonds and stocks over book value	490,442.69
Gross assets	$ 9,966,825.17

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 8,876.48	
Agents' debit balances	42,384.07	
Total		51,260.55
Total admitted assets		$ 9,915,564.62

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Reported, Proofs not Received.*	*Resisted.*	
Accident	$ 57,775.00	$ 31,175.00	$ 62,000.00	
Total unpaid claims				$ 150,950.00
Special reserve for unpaid liability losses				2,508,720.31
Unearned premiums on unexpired risks running one year or less from date of policy			$ 2,266,936.77	
Unearned premiums on unexpired risks running more than one year from date of policy			592,421.45	
Total unearned premiums				2,859,358.22
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905				85,000.00
Additional reserve liability department				100,000.00
Reserve for unreported indemnity claims				64,647.61
Total amount of all liabilities, except capital				$ 5,768,676.14
Capital paid up in cash			$ 1,000,000.00	
Surplus over all liabilities			3,146,888.48	
Surplus as regards policy-holders				4,146,888.48
Total liabilities				$ 9,915,564.62

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 1,877,054.30	$ 228,245.89	$ 2,096,921.13
Written or renewed during the year	2,846,123.09	286,428.60	3,587,181.45
Total	$ 4,723,177.39	$ 514,674.49	$ 5,684,102.58
Deduct expirations and cancellations	2,708,806.28	270,366.64	3,194,297.04
In force at the end of year	$ 2,014,371.11	$ 244,307.85	$ 2,489,805.54
Deduct amount re-insured	8,780.91	2,465.00	608.82
Net premiums in force December 31, 1905	$ 2,005,590.20	$ 241,842.85	$ 2,489,196.72

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 9,936.81	$ 3,103.90	$ 3,103.90
Health	1,206.65	879.99	879.99
Liability	11,509.33	2,710.04	2,710.04
Total	$ 22,652.79	$ 6,693.93	$ 6,693.93

UNITED STATES CASUALTY COMPANY OF NEW YORK.

Incorporated May 2, 1895. Commenced Business May 3, 1895.

BENJAMIN F. TRACY, President. EDSON S. LOTT, Secretary.

Home Office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, $300,000.00.

Amount of ledger assets December 31 of previous year		$ 1,687,486.40

INCOME.

Net cash received for premiums—		
Accident	$ 509,527.69	
Health	119,319.43	
Liability	408,271.80	
Steam-boiler	37,952.63	
Burglary and theft	11,493.81	
Sprinkler	27,109.66	
Total premiums received		1,113,675.02
Interest on mortgage loans	$ 150.41	
Interest on bonds and dividends on stocks	61,600.65	
Total interest		61,751.06
Profit on sale or maturity of ledger assets		4,160.42
Total income		$ 1,179,586.50
Sum of both amounts		$ 2,867,072.90

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Accident	$ 250,274.07	
Health	46,245.74	
Liability	131,887.54	
Steam-boiler	591.79	
Burglary and theft	1,335.61	
Sprinkler	7,863.73	
Total paid for losses		438,198.48
Investigation of claims		27,531.14
Commission or brokerage		317,860.82
Salaries, fees and all other compensation of officers and home office employees		98,312.82
Salaries, traveling and all other expenses of agents not paid by commissions		37,652.84

Inspections (other than medical)		$ 18,449.65
Rents		14,880.34
Advertising, $1,827.90; printing and stationery, $24,776.89; postage and express, $9,039.85		26,644.64
Legal expenses		819.20
Furniture, fixtures and safes		1,938.23
Insurance taxes, licenses and department fees		22,621.25
Taxes on real estate		45.47
Loss on sale or maturity of ledger assets		849.17
Telegrams and telephone		1,244.78
Fees of directors		2,705.00
Miscellaneous		8,584.65
Profit and loss (premiums uncollectable)		195.96
Total disbursements		$ 1,027,534.44
Balance		$ 1,839,538.46

LEDGER ASSETS.

Book value of real estate	$ 5,000.00	
Book value of bonds and stocks	1,729,988.76	
Cash in company's office	16,081.30	
Deposited in banks	87,438.93	
Bills receivable	1,029.47	
Total ledger assets		$ 1,839,538.46

NON-LEDGER ASSETS.

Interest accrued on bonds		16,719.85

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Accident	$ 43,025.87	$ 222.43	
Health	18,028.52	11.25	
Liability	51,468.97	490.55	
Steam-boiler	4,776.27	40.00	
Burglary	1,929.50	----------	
Sprinkler	4,172.57	----------	
	$ 123,401.70	$ 764.23	
Total			124,165.93
Gross assets			$ 1,980,424.24

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 764.23	
Bills receivable	1,029.47	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	57,476.26	
Total		59,269.96
Total admitted assets		$ 1,921,154.28

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted for Company.*	
Accident	$ 14,736.00	$ 9,020.50	
Health	4,290.00	426.00	
Burglary and theft	750.00	----------	
Sprinkler	250.00	----------	
Total	$ 20,026.00	$ 9,446.50	
Total unpaid claims			$ 29,472.50

Estimated expenses incident to the settlement of unpaid claims—		
Accident	$ 2,558.50	
Health	524.00	
Total		$ 3,082.50
Special reserve for unpaid liability losses		180,635.09
Unearned premiums on unexpired risks running one year or less from date of policy	$ 488,759.86	
Unearned premiums on unexpired risks running more than one year from date of policy	62,773.66	
Total unearned premiums and reserve		551,533.52
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905		30,850.44
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued, and contingency fund		121,409.31
Re-insurance		4,170.92
Total amount of all liabilities, except capital		$ 921,154.28
Capital paid up in cash	$ 300,000.00	
Surplus over all liabilities	700,000.00	
Surplus as regards policy-holders		1,000,000.00
Total liabilities		$ 1,921,154.28

EXHIBIT OF PREMIUMS.

	Accident.	*Health.*	*Liability.*
Premiums in force December 31, 1904	$ 409,563.98	$ 114,615.70	$ 368,179.27
Written or renewed during the year	695,306.66	191,635.38	533,562.67
Total	$ 1,104,870.64	$ 306,251.08	$ 901,741.94
Deduct expirations and cancellations	659,503.64	175,331.85	531,788.93
In force at the end of year 1905	$ 445,367.00	$ 130,919.23	$ 369,953.01
Deduct amount re-insured			7,466.76
Net premiums in force December 31, 1905	$ 445,367.00	$ 130,919.23	$ 362,486.25

	Steam-boiler.	*Burglary and Theft.*
Premiums in force December 31, 1904	$ 79,766.85	$
Written or renewed during the year	51,719.82	15,136.56
Total	$ 131,486.67	$ 15,136.56
Deduct expirations and cancellations	56,410.39	1,874.02
In force at the end of year 1905	$ 75,076.28	$ 13,262.54

	Sprinkler.
Premiums in force December 31, 1904	$ 24,458.49
Written or renewed during the year	40,008.62
Total	64,467.11
Deduct expirations and cancellations	35,587.18
In force at the end of year 1905	$ 28,879.93

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Accident	$ 4,576.69	$ 1,780.45	$ 1,780.45
Health	6,152.61	3,190.66	3,190.66
Liability	1,119.48	625.95	625.95
Total	$ 11,848.78	$ 5,597.06	$ 5,597.06

UNITED STATES FIDELITY AND GUARANTY COMPANY OF MARYLAND.

Incorporated March 19, 1896. Commenced Business August 1, 1896.

JOHN R. BLAND, President. GEORGE R. CALLIS, Secretary.

Home Office, German, Calvert and Mercer Streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $1,700,000.00.

Amount of ledger assets December 31 of previous year		$ 2,992,396.35

INCOME.

Net cash received for premiums—		
Fidelity and surety	$ 1,902,808.10	
Burglary and theft	328,073.05	
Total premiums received		2,230,881.15
Interest on mortgage loans	$ 229.34	
Interest on collateral loans	2,320.40	
Interest on bonds and dividends on stock	68,112.98	
Interest from all other sources	1,518.03	
Rent from company's property	1,055.10	
Total interest and rents		73,235.85
Profit on sale or maturity of ledger assets		343.75
Enhanced value of home office property		50,000.00
Department of guaranteed attorneys		32,541.34
Total income		$ 2,387,002.09
Sum of both amounts		$ 5,379,398.44

DISBURSEMENTS.

Net amount paid policy-holders for losses—		
Fidelity and surety	$ 857,369.43	
Burglary and theft	126,058.38	
Total paid for losses		983,427.81
Investigation of claims		69,149.71
Commission or brokerage		521,435.45
Paid stockholders for interest or dividends		59,500.00
Salaries, fees and all other compensation of officers and home office employees		169,976.01
Salaries, traveling and all other expenses of agents not paid by commissions		201,238.60
Inspections (other than medical)		5,215.04
Rents		31,306.34
Advertising, $17,966.45; printing and stationery, $31,473.65; postage and express, $45,306.14		94,746.24
Legal expenses		19,136.48
Furniture and fixtures		4,128.24
Insurance taxes, licenses and department fees		71,233.23
Taxes on real estate		3,132.05
Repairs and expenses (other than taxes) on real estate		1,267.57
Loss on sale or maturity of ledger assets, $20,000.00 City of Quebec 3½ per cent. bonds		1,300.00
Real estate		5,830.16

Traveling expenses, home office account		$ 6,693.09
Incidentals, development, etc.		25,434.33
Total disbursements		$ 2,270,150.35
Balance		3,109,248.09

LEDGER ASSETS.

Book value of real estate	$ 486,332.96	
Mortgage loans on real estate	15,150.00	
Loans secured by pledge of bonds, stocks or other collateral	57,292.50	
Book value of bonds and stocks	2,096,810.24	
Cash in company's office	81,365.01	
Deposited in banks	277,424.19	
Due for re-insurance	20,931.63	
Due for subscriptions, department guaranteed attorneys	38,030.75	
Advanced account contracts secured	35,910.81	
Total ledger assets		$ 3,109,248.09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	$ 154.97	
Interest due and accrued on bonds and stocks	27,101.11	
Interest due and accrued on collateral loans	1,065.18	
Interest due and accrued on other assets	389.63	
Total interest due and accrued		28,710.89

Gross premiums in course of collection—	*On Policies or Renewals Issued Subsequent to October 1, 1905.*	*On Policies or Renewals Issued Prior to October 1, 1905.*	
Fidelity and surety	$ 349,331.87	$ 20,894.35	
Burglary and theft	60,174.24	3,533.18	
	$ 409,506.11	$ 24,427.53	
Total			433,933.64
Gross assets			$ 3,571,892.62

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection prior to October 1, 1905	$ 24,427.53	
Book value of ledger assets over market value, viz.: Bonds and stocks	49,281.43	
Total		73,708.96
Total admitted assets		$ 3,498,183.66

LIABILITIES.

Losses and claims—	*In Process of Adjustment.*	*Resisted for Company.*	
Fidelity and surety	$ 68,525.86	$ 215,225.50	
Burglary and theft	5,896.50	9,150.00	
Total	$ 74,422.36	$ 224,375.50	
Total unpaid claims			$ 298,797.86
Estimated expenses incident to the settlement of unpaid claims—			
Fidelity and surety			13,600.00
Unearned premiums on unexpired risks running one year or less from date of policy		$ 1,073,131.85	
Unearned premiums on unexpired risks running more than one year from date of policy		80,537.78	
Total unearned premiums and reserve			1,153,669.63
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905			92,013.70
Re-insurance			2,444.82
Total amount of all liabilities except capital			$ 1,560,526.01

Capital paid up in cash	$ 1,700,000.00	
Surplus over all liabilities	237,657.65	
Surplus as regards policy-holders		$ 1,937,657.65
Total liabilities		$ 3,498,183.66

EXHIBIT OF PREMIUMS.

	Fidelity and Surety.
Premiums in force December 31, 1904	$ 1,779,223.46
Written or renewed during the year	2,253,847.20
Total	$ 4,033,070.66
Deduct expirations and cancellations	2,142,087.07
In force at the end of year	$ 1,890,983.59
Deduct amount re-insured	5,335.41
Net premiums in force December 31, 1905	$ 1,885,648.18

	Burglary and Theft.
Premiums in force December 31, 1904	$ 425,970.73
Written or renewed during the year	470,770.08
Total	$ 896,740.81
Deduct expirations and cancellations	471,614.71
In force at the end of year	$ 425,126.10
Deduct amount re-insured	22,121.07
Net premiums in force December 31, 1905	$ 403,005.03

BUSINESS IN NORTH CAROLINA DURING 1905.

	Gross Premiums on Risks Written or Renewed During the Year.	*Gross Losses Paid.*	*Gross Losses Incurred.*
Fidelity and surety	$ 22,642.88	$ 4,370.68	$ 4,622.90
Burglary and theft	1,471.05		
Total	$ 24,113.93	$ 4,370.68	$ 4,622.90

UNITED SURETY COMPANY OF BALTIMORE, MARYLAND.

Incorporated 1902. Commenced Business January 2, 1906.

OLIN BRYAN, President. ROBERT A. DOBBIN, JR., Secretary.

Home Office, 15 South Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, $334,900.00.

Extended at		$ 334,900.00

LEDGER ASSETS.

Book value of real estate	$ 250,000.00	
Book value of stocks	216,000.00	
Deposited in banks	36,350.00	
Total admitted assets		$ 502,350.00

LIABILITIES.

Capital paid up in cash	$ 334,900.00	
Surplus over all liabilities	167,450.00	
Surplus as regards policy-holders		$ 502,350.00
Total liabilities		$ 502,350.00

No business in North Carolina during 1905.

FRATERNAL ORDERS.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FRATERNAL ORDERS AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1905.

AMERICAN BENEVOLENT ASSOCIATION OF MISSOURI.

Incorporated September 6, 1894. Commenced Business September 6, 1894.

L. A. CUNNINGHAM, Supreme President. E. J. MORRIS, Supreme Secretary.

Home Office, 1115 Missouri Trust Bldg., St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 56,153.36

INCOME.

Dues for expenses, per capita tax, etc.	$ 57,572.85	
Assessments—		
Mortuary	72,624.01	
Medical examiners' fees paid by applicant	2,688.50	
Total paid by members	$ 132,885.36	
Interest	1,453.18	
Fines	13.00	
Supplies	71.90	
Miscellaneous	1,093.31	
Refund on claims paid	306.20	
Total income		135,822.95
Sum of both amounts		$ 191,976.31

DISBURSEMENTS.

Death claims	$ 29,899.67	
Temporary disability claims	36,553.78	
Payments returned to applicant or members	585.47	
Total paid to applicants or members	$ 67,038.92	
Commissions, fees and salaries to agents for organization	32,627.44	
Salaries of managers and agents not paid by commission	7,212.22	
Salaries of officers	9,349.30	
Other compensation of officers, trustees	143.64	
Salaries and other compensation of office employees	5,036.35	
Salaries or fees paid supreme or grand medical supervisors	4,701.50	
Rent, $1,920.00; taxes, $167.56	2,087.56	
Advertising and printing	2,459.73	
Postage, express and telegraph	2,084.63	
Legal expenses	1,503.51	
Insurance departments	276.00	
Official publication	1,748.39	
Miscellaneous	517.67	
All other items	1,168.58	
Total disbursements		137,955.44
Balance		$ 54,020.87

ASSETS.

Book value of real estate	$ 4,000.00	
Mortgage loans on real estate	1,200.00	
Certificate of deposit	800.00	
Cash in office	1,235.33	
Cash deposited in banks	46,785.54	
Total net ledger assets		$ 54,020.87

NON-LEDGER ASSETS.

Interest accrued	$ 18.00	
Furniture and fixtures	2,504.75	
Stationery and supplies	1,300.00	
Assessments collected and not turned over to Supreme body	106.47	
Total non-ledger assets		$ 3,929.22
Gross assets		$ 57,950.09
Deduct assets not admitted—		
Furniture, fixtures and safes, printed matter, etc.	$ 3,804.75	
Total		3,804.75
Total admitted assets		$ 54,145.34

LIABILITIES.

Losses adjusted, not yet due	1,197.00	
Losses in process of adjustment or reported	300.00	
Losses resisted	2,900.00	
Total liabilities		$ 4,397.00
Balance on hand to protect contracts in addition to the right of assessment		$ 49,748.34
Comprised under the following funds—		
Emergency	$ 52,140.78	
Expense	1,880.09	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	8,679	$ 3,479,990.00
Written during year	9,438	2,634,910.00
Total	18,117	$ 6,114,900.00
Terminated during year	9,516	2,796,780.00
In force at end of year	8,601	$ 3,318,120.00
Losses and claims unpaid at beginning of year	23	$ 8,272.60
Losses and claims incurred during year	2,450	62,277.85
Total	2,473	$ 70,550.45
Losses and claims settled during year	2,467	$ 66,453.45
Losses and claims unpaid at end of year	6	4,097.00
Assessments collected during year	12	130,196.86

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	33	$ 6,680.00
Written during year	329	113,360.00
Total	362	$ 120,040.00
Terminated during year	216	74,900.00
In force at end of year	146	$ 45,140.00
Losses and claims unpaid at beginning of year		$ ----------
Losses and claims incurred during year	38	474.98
Total	38	$ 474.98
Losses and claims settled during year	38	$ 474.98
Assessments collected during year	12	1,373.55

ATLANTIC COAST LINE RELIEF DEPARTMENT OF VIRGINIA.

Organized March 10, 1899. Commenced Business April 1, 1899.

DR. G. G. THOMAS, Superintendent. N. N. DAVIS, Assistant Superintendent.

Home Office, Wilmington, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 35,551.93
INCOME.		
Assessments	$ 167,885.58	
Total paid by members	$ 167,885.58	
Interest	1,323.27	
Treatment of persons at R. D. Hospitals not members of relief fund	4,740.11	
Atlantic Coast Line Railroad Company for operating expenses department in full	32,927.92	
Total income		206,876.88
Sum of both amounts		$ 242,428.81
DISBURSEMENTS.		
Death claims	$ 53,361.00	
Temporary disability claims	85,858.75	
Surgical treatment	7,210.95	
Payments returned to applicants or members	2,286.85	
Maintenance of hospitals	23,501.29	
Total paid to applicants or members	$ 172,218.84	
Salaries of managers and agents not paid by commission, salaries and other compensation of officers, salaries and other compensation of office employees	15,083.76	
Medical examiners' salaries and expenses	16,041.50	
Rent, taxes, printing, postage, express, telegraph and legal expenses	1,802.66	
Total disbursements		205,276.53
Balance		$ 37,152.28
ASSETS.		
Cash in hands of Treasurer	$ 37,152.28	
Total admitted assets		$ 37,152.28
LIABILITIES.		
Claims, due and unpaid	$ 14,610.45	
Total liabilities		$ 14,610.45
Balance on hand to protect contracts in addition to the right of assessments		$ 22,541.83

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	9,679	$ 4,839,500.00
Written during year	10,889	5,444,500.00
Total	20,889	$ 10,284,000.00
Terminated during year	9,930	4,965,000.00
In force at end of year	10,638	$ 5,531,250.00
Losses and claims unpaid at beginning of year	12	$ 8,500.00
Losses and claims incurred during year	120	55,250.00
Total	132	$ 63,750.00
Losses and claims settled during year	108	$ 55,000.00
Losses and claims accrued during year	8	3,500.00
Losses and claims unpaid at end of year	16	5,250.00
Assessments collected during year	12	167,885.58

Business in North Carolina during the year.—No separate record kept.

THE AMERICAN GUILD OF RICHMOND, VA.

Incorporated January, 1890. Commenced Business February 12, 1890.

S. GALESKI, Supreme Governor. CARL W. KEMPTON, Supreme Secretary.

Home Office, 737 East Main Street, Richmond, Va.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 86,190.04
INCOME.		
Assessments—		
Mortuary	$ 181,927.65	
Reserve	9,038.57	
Expense	266,424.67	
Total paid by members	$ 457,390.89	
Interest	4,493.33	
Rent	334.65	
Other associations	128,284.93	
Dividends	1,237.50	
Sundries	526.13	
Total income		592,267.43
Sum of both amounts		$ 678,457.47
DISBURSEMENTS.		
Death claims	$ 261,657.36	
Permanent disability claims	11,101.64	
Temporary disability claims	17,658.56	
Payment returned to applicants or members	5,851.93	
Total paid to applicants or members	$ 296,269.79	

Commissions, fees and salaries to agents for organization	$ 154,018.19	
Salaries of officers	10,929.68	
Salaries and other compensation of office employees	9,334.49	
Rent, $955.54; taxes, $60.29	1,012.83	
Advertising and printing	7,108.82	
Postage, express and telegraph	4,062.73	
Legal expenses	13,310.54	
Insurance departments	917.30	
Governing bodies	256.11	
Official publication	6,457.45	
All other items	14,930.55	
Total disbursements		$ 518,608.48
Balance		$ 159,848.99

ASSETS.

Book value of real estate	$ 2,479.74	
Mortgage loans on real estate	58,938.50	
Loans on bonds and stocks or other collateral	1,333.34	
Book value of bonds and stocks	70,253.50	
Cash deposited in banks	26,843.91	
Total net ledger assets		$ 159,848.99

NON-LEDGER ASSETS.

Interest due and accrued	$ 3,476.64	
Market value of bonds and stocks over book value	847.70	
Sick benefits loaned to members in good standing, 6 per cent.	26,713.45	
Assessments collected and not turned over to Supreme body	36,996.64	
Total non-ledger assets		68,034.43
Total admitted assets		$ 227,883.42

LIABILITIES.

Losses adjusted, not yet due	$ 11,897.32	
Losses in process of adjustment or reported	4,909.86	
Annuities payable in 1906-7-8-9—Death	137,715.26	
Annuities payable in 1906-7-8-9—Disability	1,655.07	
Total liabilities		$ 156,177.51
Balance on hand to protect contracts in addition to the right of assessments		$ 71,705.91
Comprised under the following funds—		
Mortuary	$ 77,068.68	
Reserve, emergency	72,399.83	
Expense	10,380.48	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	$ 24,324.00	$ 23,829,000.00
Written during year	9,834.00	14,354,500.00
Total	$ 34,158.00	$ 38,183,500.00
Terminated during year	8,254.00	7,784,000.00
In force at end of year	$ 25,904.00	$ 30,399,500.00
Losses and claims unpaid at beginning of year	$ 34.00	$ 25,955.30
Losses and claims incurred during year	827.00	436,688.78
Total	$ 861.00	$ 462,644.08
Losses and claims settled during year	$ 602.00	$ 306,466.57
Losses and claims unpaid at end of year	259.00	156,177.51
Assessments collected during year		457,390.89

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	$ 185.00	$ 220,000.00
Total	$ 185.00	$ 220,000.00
Terminated during year	39.00	15,500.00
In force at end of year	$ 146.00	$ 204,500.00
Losses and claims incurred during year	$ 6.00	$ 920.50
Total	$ 6.00	$ 920.50
Losses and claims settled during year	$ 6.00	$ 920.50
Assessments collected during year		4,114.06

AMERICAN UNION BENEFIT ASSOCIATION.

Incorporated September 12, 1903. Commenced Business October 10, 1903.

JOHN L. WHEELER, President. JOHN R. HAWKINS, Secretary.

Home Office, Kittrell, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 83.01

INCOME.

Membership fees	$ 138.98	
Dues for expenses, per capita tax, etc.	751.06	
Assessments—		
Reserve	50.00	
Total	$ 940.04	
Total cash income		940.04
Sum of both amounts		$ 1,023.05

DISBURSEMENTS.

Death claims	$ 38.00	
Temporary disability claims	86.37	
Total paid to applicants or members	$ 124.37	
Commissions, fees and salaries to agents for organization	270.71	
Salaries and other compensation of office employees	40.00	
Advertising and printing	56.20	
Postage, express and telegraph	28.96	
Insurance departments	259.50	
Official publication	9.00	
Miscellaneous	148.46	
Total disbursements		937.20
Balance		$ 85.85

ASSETS.

Cash deposited in bank	$ 85.85	
Total admitted assets		$ 85.85
Balance on hand to protect contracts in addition to the right of assessments		$ 85.85

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	$ 1,221	$ 14,067.00
Written during year	1,822	34,690.00
Total	$ 3,043	$ 48,757.00
Terminated during year	1,500	15,777.00
In force at end of year	$ 1,543	$ 32,980.00

Assessments collected during year not given.

ANCIENT ORDER OF UNITED WORKMEN.

Incorporated October 19, 1899. Commenced Business July 17, 1878.

WILL M. NARVIS, Supreme Master Workman. M. W. SACKETT, Supreme Recorder.

Home Office, Meadville, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 454,127.65

INCOME.

Transferred from Guaranty fund	$ 402,511.63	
Dues for expenses, per capita tax, etc.	626,603.38	
Assessments—		
Mortuary	7,113,379.30	
Emergency	101,002.63	
Guaranty fund exclusive of transfer	545,057.50	
Total paid by members	$ 8,788,554.44	
Interest	46,951.25	
Sale of supplies; rent, etc.	42,939.04	
Transferred from other funds	600.00	
Compromised claims	1,000.00	
Total income		8,880,044.73
Sum of both amounts		$ 9,334,172.38

DISBURSEMENTS.

Death claims	$ 7,753,616.08	
Paid into court, litigated claims	4,772.95	
Payments returned to applicants or members	390.93	
Total paid to applicants or members	$ 7,758,779.96	
Commissions, fees and salaries to agents for organization	152,150.09	
Salaries of officers	110,478.79	
Salaries and other compensation of office employees	55,124.58	
Rents and taxes	21,114.95	

Advertising and printing	$ 31,123.88	
Postage, express and telegraph	22,492.93	
Legal expenses	13,072.15	
Insurance departments	1,066.15	
Governing bodies	71,820.74	
Official publication	63,208.01	
Miscellaneous	78,843.43	
All other items	60,281.36	
Total disbursements		$ 8,439,557.02
Balance		$ 894,615.36

ASSETS.

Book value of bonds and stocks	$ 223,344.16	
Cash deposited in banks	683,356.90	
Total	$ 906,701.06	
Deduct ledger liabilities—		
Overdrafts	12,085.70	
Total net ledger assets		$ 894,615.36

NON-LEDGER ASSETS.

Reserve invested by loans to Grand Lodges	$ 489,169.87	
Reserve loans charged against certificates subject to adjustment	1,163,711.13	
Guaranty fund due from Grand Lodges	402,752.77	
Mortuary assessment due on last collection	642,505.91	
Mortuary assessment due and in process of collection	642,000.00	
Total non-ledger assets		3,340,139.68
Total admitted assets		$ 4,234,755.04

LIABILITIES.

Losses adjusted, not yet due	$ 2,752,155.80	
Total liabilities		$ 2,752,155.80
Balance on hand to protect contracts in addition to the right of assessments		$ 1,482,599.24
Comprised under the following funds—		
Mortuary	$ 381,203.00	
Reserve	293,162.63	
Guaranty	90,204.69	
Expenses	142,120.74	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	323,393	$ 555,592,493.50
Written during year	17,661	23,187,000.00
Total	341,054	$ 578,779,493.50
Terminated during year	41,231	70,791,587.66
In force at end of year	299,823	$ 507,987,905.84
Losses and claims unpaid at beginning of year	1,408	$ 2,466,412.89
Losses and claims incurred during year	4,547	8,039,631.69
Total	5,955	$ 10,506,044.58
Losses and claims settled during year	4,357	$ 7,753,888.78
Losses and claims unpaid at end of year	1,598	2,752,155.80

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	171	$ 306,000.00
Written during year	7	8,000.00
Total	178	$ 314,000.00
Terminated during year	19	30,000.00
In force at end of year	159	$ 284,000.00
Losses and claims unpaid at beginning of year	1	$ 2,000.00
Losses and claims incurred during year	5	9,000.00
Total	6	$ 11,000.00
Losses and claims settled during year	2	$ 4,000.00
Losses and claims unpaid at end of year	4	7,000.00
Assessments collected during year	12	5,479.96

BENEVOLENT AND CHARITABLE BROTHERS INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated March 24, 1904. Commenced Business March 24, 1904.

M. S. KEYS, President. JAMES E. KEYS, Secretary.

Home Office, Washington, N. C.

INCOME.

Membership fees	$ 174.00	
Dues for expenses, per capita tax, etc.	52.20	
Assessments—		
Mortuary	119.00	
Total paid by members	$ 355.20	
Total income		$ 355.20

DISBURSEMENTS.

Death claims	$ 119.00	
Other claims	65.70	
Total paid to applicants or members	$ 184.70	
Compensation of officers	8.00	
Miscellaneous expenses	25.91	
Total disbursements		218.61
Balance		$ 136.59

ASSETS.

Cash in office or deposited in bank	$ 136.59

Exhibit of certificates or policies not given.

COLUMBIAN WOODMEN OF GEORGIA.

Incorporated August 24, 1903. Commenced Bus ness January 20, 1904.

J. B. FROST, President. J. M. BISHOP, Secretary.

Home Office, 122 Peachtree Street, Atlanta, Ga.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 2,776.04

INCOME.

Dues for expenses, per capita tax, etc.	$ 6,755.96	
Assessments—		
Mortuary	10,892.56	
Total paid by members	$ 17,648.52	
Interest	180.00	
Promotion fund	425.00	
Total income		18,253.52
Sum of both amounts		$ 21,029.56

DISBURSEMENTS.

Death claims	$ 666.66	
Permanent disability claims	236.67	
Payments returned to applicants or members	102.00	
Total paid to applicants or members	$ 1,005.33	
Commissions, fees and salaries to agents for organization	3,375.67	
Salaries and other compensation of office employees	1,814.57	
Advertising and printing	787.94	
Postage, express and telegraph	615.62	
Insurance departments	243.25	
Miscellaneous	237.18	
City of Atlanta 4½ per cent. bonds	8,825.00	
Total disbursements		16,904.56
Balance		$ 4,125.00

ASSETS.

Book value of bonds	$ 8,825.00	
Cash deposited in bank	4,125.00	
Total admitted assets		$ 12,950.00
Balance on hand to protect contracts in addition to the right of assessments		$ 4,125.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	235	$ 773,000.00
Written during year	1,268	2,138,000.00
Total	1,503	$ 2,911,000.00
Terminated during year	794	673,000.00
In force at the end of year	709	2,238,000.00
Losses and claims incurred during year	4	903.33
Total	4	903.33
Losses and claims settled during year	4	903.33

Business in North Carolina during the year 1905 not given.

ENDOWMENT RANK KNIGHTS OF PYTHIAS OF THE DISTRICT OF COLUMBIA.

Re-incorporated June 29, 1894, under Special Act of Congress. Commenced Business Oct. 1, 1877.

CHARLES F. S. NEAL, President. CARLOS S. HARDY, Secretary.

Home Office, 1220 Manhattan Building, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 1,017,418.20

INCOME.

Dues for expenses, per capita tax, etc.	$ 208,471.96	
Assessments—		
Mortuary	1,876,247.96	
Increase in advance payments during the year	340.30	
Total paid by members	$ 2,085,060.22	
Interest	34,641.44	
Rent	585.85	
Received from Lexington Hotel Company	1,300.00	
From all other sources	56,388.37	
Total income		2,177,975.88
Sum of both amounts		$ 3,195,394.08

DISBURSEMENTS.

Death claims	$ 1,458,004.95	
Payments returned to applicants or members	597.25	
Total paid to applicants or members	$ 1,458,602.20	
Commissions, fees and salaries to agents for organization	102,095.75	
Five per cent. commissions allowed secretaries for local collections	101,033.20	
Salaries of officers	10,999.92	
Salaries and other compensation of office employees	22,477.88	
Medical examiners' fees	30,305.50	
Rent	3,870.00	
Advertising and printing	9,933.83	
Postage, express and telegraph	9,174.56	
Legal expenses	955.85	
Insurance departments	714.32	
Governing bodies	3,558.40	
Official publication	1,183.55	
Miscellaneous	28,372.34	
All other items	10,082.36	
Total disbursements		1,777,772.98
Balance		$ 1,417,621.10

ASSETS.

Book value of real estate	$ 21,800.00
Mortgage loans on real estate	20,000.00
Loans on bonds, stocks or other collateral	3,317.78
Book value of bonds and stocks	912,564.92

Lexington Hotel investment	$ 328,521.00	
Cash in office	300.00	
Cash deposited in banks	131,051.40	
Total net ledger assets		$ 1,417,621.10

NON-LEDGER ASSETS.

Rents and interest	$ 7,373.34	
Due from organizers	987.36	
Market value of bonds and stocks over book value	238.30	
Office furniture and fixtures	5,148.65	
Assessments collected and not turned over to Supreme body	9,499.38	
Total non-ledger assets		23,247.03
Gross assets		$ 1,440,868.13

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 5,148.65	
Personal or agents' debit balances	987.36	
Total		6,136.01
Total admitted assets		$ 1,434,732.12

LIABILITIES.

Losses in process of adjustment or reported	$ 105,000.00	
Losses resisted	19,000.00	
Salaries, rents, expenses, taxes, etc.	28,510.65	
Advance assessments	1,923.72	
Total liabilities		$ 154,434.37
Balance on hand to protect contracts in addition to right of assessments		$ 1,280,297.75
Comprised under the following funds—		
Mortuary	$ 1,243,976.38	
Expense	36,321.37	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	68,203	$ 109,787,000.00
Written during year	14,796	17,625,500.00
Total	82,999	$ 127,439,500.00
Terminated during year	8,142	10,234,000.00
In force at end of year	74,857	$ 117,205,500.00
Losses and claims unpaid at beginning of year	79	$ 155,000.00
Losses and claims incurred during year	793	1,468,500.00
Total	872	$ 1,623,500.00
Losses and claims settled during year	800	$ 1,458,004.95
Losses and claims unpaid at end of year	72	124,000.00
Assessments collected during year	12	2,085,060.22

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	2,209	$ 3,565,000.00
Written during year	595	765,000.00
Total	2,804	$ 4,330,000.00
Terminated during year	300	403,000.00
In force at end of year	2,504	$ 3,927,000.00

Losses and claims unpaid at beginning of year	1	$ 2,000.00
Losses and claims incurred during year	15	28,000.00
Total	16	$ 30,000.00
Losses and claims settled during year	15	$ 28,000.00
Losses and claims unpaid at end of year	1	2,000.00
Assessments collected during year	12	68,926.40

EASTERN STAR BENEVOLENT FUND OF AMERICA.

Incorporated July 30, 1892. Commenced Business September, 1896.

H. C. JUDSON, M. D., President. MISS MOLLIE E. CROWE, Secretary.

Home Office, 39 Elizabeth Street, West Detroit, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 2,693.21

INCOME.

Membership fees	$ 435.00	
Dues for expenses, per capita tax, etc.	1,654.00	
Assessments—Mortuary	13,958.49	
Total paid by members	$ 16,047.49	
Interest	156.37	
Total income		16,203.86
Sum of both amounts		$ 18,897.07

DISBURSEMENTS.

Death claims	$ 2,946.00	
Other claims	319.12	
Total paid to applicants or members	$ 3,265.12	
Commissions, fees and salaries to agents for organization	2,282.77	
Salaries of officers	1,767.89	
Salaries or fees paid Supreme or Grand medical supervisors	20.00	
Advertising and printing	169.25	
Postage, express and telegraph	246.15	
Legal expenses	5.55	
Insurance departments	139.84	
Official publication	180.00	
Miscellaneous	38.70	
Total disbursements		8,115.27
Balance		$ 10,781.80

ASSETS.

Mortgage loans on real estate	$ 200.00	
Loans on bonds and stocks or other collateral	30.00	
Cash in office	45.92	
Cash deposited in banks	10,505.88	
Total net ledger assets		$ 10,781.80

NON-LEDGER ASSETS.

Office furniture, fixtures, etc.	$ 260.00	
Assessments collected and not turned over to Supreme body	862.70	
Total non-ledger assets		$ 1,122.70
Gross assets		$ 11,904.50

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	260.00
Total admitted assets	$ 11,644.50

LIABILITIES.

Losses adjusted, due and unpaid	$ 400.00	
Losses adjusted, not yet due	5,800.00	
Total liabilities		$ 6,200.00
Balance on hand to protect contracts in addition to right of assessments		$ 5,444.50
Comprised under the following funds—		
Mortuary	$ 5,054.76	
Non-forfeiture	679.67	
Emergency	3,943.35	
Expense	1,104.02	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	1,709	$ 854,500.00
Written during year	435	217,500.00
Total	2,144	$ 1,072,000.00
Terminated during year	279	139,500.00
In force at end of year	1,865	$ 932,500.00
Losses and claims unpaid at beginning of year	4	$ 2,000.00
Losses and claims incurred during year	14	7,000.00
Memorial benefit		146.00
Total	18	$ 9,146.00
Losses and claims settled during year	16	$ 2,146.00
Losses and claims unpaid at end of year*	2	6,200.00
Assessments collected during year	12	13,958.49

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	52	$ 26,000.00
Written during year	115	57,500.00
Total	167	$ 83,500.00
Terminated during year	2	1,000.00
In force at end of year	165	$ 82,500.00
Assessments collected during year	12	431.40

* Annuity payments, $6,200.00; due 1906-7-8-9, secured by bonds on emergency funds in bank.

FARMERS FRATERNAL LIFE ASSOCIATION.

Incorporated 1895. Commenced Business 1886.

GEORGE TURNER, President. J. W. LANE, Secretary.

Home Office, Fort Barnwell, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 403.42

INCOME.

Membership fees	$ 12.10	
Dues for expenses, per capita tax, etc.	316.00	
Assessments—Mortuary	5,060.00	
Total paid by members	$ 5,388.10	
Total income		5,388.10
Sum both amounts		$ 5,791.52

DISBURSEMENTS.

Death claims	$ 5,060.00	
Total paid to applicants or members	$ 5,060.00	
Salaries of managers and agents not paid by commission	12.00	
Salaries of officers	152.20	
Salaries and other compensation of office employees	21.00	
Taxes	25.00	
Advertising and printing	12.80	
Postage, express and telegraph	86.00	
Insurance departments	14.00	
Total disbursements		5,383.00
Balance		$ 408.42

ASSETS.

Cash in office and deposited in banks	$ 408.42	
Total admitted assets		$ 408.42

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 408.42

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	405	Not given.
Written during year	24	Not given.
Total	429	Not given.
Terminated during year	83	Not given.
In force at end of year	346	Not given.
Losses and claims unpaid at beginning of year	5	Not given.
Losses and claims incurred during year	11	Not given.
Total	16	Not given.
Losses and claims settled during year	15	Not given.
Losses and claims unpaid at end of year	1	Not given.
Assessments collected during year	15	$ 5,060.00

FREEDMEN'S MUTUAL BENEFIT ASSOCIATION.

Incorporated November 30, 1904. Commenced Business August 11, 1905.

J. H. SATTERWHITE, President. W. L. BRANDOM, Secretary.

Home Office, Henderson, N. C.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year		$ 50.21

INCOME.

Membership fees	$ 1,406.42	
Dues for expenses, per capita tax, etc.	562.14	
Total paid by members	$ 1,968.56	
Total income		1,958.56
Sum of both amounts		$ 2,008.77

DISBURSEMENTS.

Death claims	$ 159.17	
Temporary disability claims	278.97	
Total paid to applicants or members	$ 438.14	
Commissions, fees and salaries to agents for organization	562.14	
Salaries of managers and agents not paid by commission	422.00	
Other compensation of officers	14.00	
Rent, $21.00; taxes, $25.00	46.00	
Advertising and printing	111.90	
Postage, express and telegraph	70.25	
Legal expenses	138.00	
Insurance departments	116.00	
Official publication	26.00	
Total disbursements		1,944.43
Balance		$ 74.34

ASSETS.

Personal or agents' debit balances	$ 13.00	
Cash deposited in bank	74.34	
Furniture and fixtures	125.00	
Gross assets		$ 212.34

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, printed matter, etc.	$ 125.00	
Personal or agents' debit balances	13.00	
Total		138.00
Total admitted assets		$ 74.34

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments		$ 74.34
Comprised under the following funds—		
Reserve	$ 7.61	
Emergency	48.20	
Expense	18.53	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	1,873	Not given.
Total	1,873	Not given.
Terminated during year	1,719	Not given.
In force at end of year	154	Not given.
Losses and claims incurred during year	168	Not given.
Total	168	Not given.
Losses and claims settled during year	168	Not given.

Assessments collected during year—none, only dues and fees.

FUNERAL BENEFIT ASSOCIATION OF THE UNITED STATES.

Organized January 1, 1882. Commenced Business January 1, 1882.

GEORGE H. HARRIS, President. C. L. CADWALLADER, Secretary.

Home Office, 1001 Chestnut Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 47,266.85

INCOME.

Membership fees	$ 2,691.21	
Assessments—Mortuary	174,945.90	
Total paid by members	$ 177,637.11	
Interest	1,646.67	
Fines	343.75	
Supplies	15.50	
Total income		179,643.03
Sum of both amounts		$ 226,909.88

DISBURSEMENTS.

Death claims	$ 165,187.50	
Payments returned to applicants or members	362.65	
Total paid to applicants or members	$ 165,550.15	
Salaries of officers	2,075.00	
Salaries and other compensation of office employees	1,518.30	
Rent	700.00	
Advertising and printing	1,386.39	
Postage, express and telegraph	820.00	
Legal expenses	960.81	
Insurance departments	58.00	
Annual meetings	501.80	
Furniture, $144.85; surety bond, $20.00	164.82	

Telephone	$ 89.76	
Traveling expenses, etc.	514.56	
Total disbursements		$ 174,339.62
Balance		$ 52,570.26

ASSETS.

Book value of bonds and stocks	$ 36,072.42	
Cash deposited in banks	16,497.84	
Total admitted assets		$ 52,570.26

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 52,570.26

Exhibit of Certificates or Policies—None issued by the Company, only funeral benefits, minimum, $62.50; maximum, $250.00; number of Councils in United States, 790; membership not given.

Thirty-four Councils in North Carolina, membership not given.

GOLDEN RULE BENEVOLENT ASSOCIATION OF NORTH CAROLINA.

Incorporated February 15, 1899. Commenced Business April, 1899.

C. H. KING, President. J. H. WHILIS, Secretary.

Home Office, Greensboro, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 295.39

INCOME.

Membership fees	$ 3,129.00	
Medical examiners' fees	94.20	
Total paid by members	$ 3,223.20	
From all other sources	304.00	
Total income		3,527.20
Sum of both amounts		$ 3,822.59

DISBURSEMENTS.

Death claims	$ 350.80	
Temporary disability claims	2,563.89	
Payments returned to applicants or members	8.50	
Total paid to applicants or members	$ 2,923.19	
Commissions, fees and salaries to agents for organization	312.90	
Rent, $75.80; taxes, $46.00	121.80	
Advertising and printing	85.50	
Postage, express and telegraph	25.80	
Legal expenses	30.00	
Total disbursements		3,499.19
Balance		$ 323.40

ASSETS.

Cash deposited in bank	$ 323.40

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 323.40

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	8,000	Not given.
Written during year	4,000	Not given.
Total	12,000	Not given.
Losses and claims incurred during year	Not given.	$ 2,914.69
Total	Not given.	$ 2,914.69
Losses and claims settled during year	Not given.	$ 2,914.69

GRAND FOUNTAIN UNITED ORDER TRUE REFORMERS OF VIRGINIA.

Incorporated March, 1901. Commenced Business March, 1901.

Home Office, 604 North Second Street, Richmond, Va.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 186,229.08

INCOME.

Membership fees	$ 22,934.88	
Dues for expenses, per capita tax, etc.	53,109.17	
Assessments—		
Mortuary	181,368.91	
Total paid by members	$ 257,412.96	
Interest	5,386.86	
Rent	2,760.00	
Sale of supplies and suspense account	10,900.12	
Total income		276,459.94
Sum of both amounts		$ 462,689.02

DISBURSEMENTS.

Death claims	$ 152,649.03	
Funeral expenses	11,031.85	
Total paid to applicants or members	$ 163,680.88	
Commissions, fees and salaries to agents for organization	1,091.52	
Salaries of managers and agents not paid by commission	22,788.00	
Salaries of officers	8,428.33	
Salaries and other compensation of office employees	18,544.51	
Rent, $934.00; taxes, $335.67	1,269.67	
Advertising and printing	53.02	
Postage, express and telegraph	4,329.73	
Legal expenses	342.10	
Insurance departments	17.50	
Miscellaneous	434.44	

Traveling, $1,882.34; supplies, $9,344.41	$ 11,226.75	
Regalia supplies	2,390.13	
All other items	1,137.61	
Total disbursements		$ 242,444.65
Balance		$ 220,244.37

ASSETS.

Book value of real estate	$ 37,500.00	
Mortgage loans on real estate	92,834.00	
Cash deposited in banks	89,910.37	
Total net ledger assets		$ 220,244.37

NON-LEDGER ASSETS.

Interest accrued	$ 185.66	
Assessments collected and not turned over to Supreme body	15,100.00	
Total non-ledger assets		15,285.66
Gross assets		$ 235,530.03

DEDUCT ASSETS NOT ADMITTED.

Excess of assets over liabilities	13,550.00
Total admitted assets	$ 221,980.03

LIABILITIES.

Losses adjusted, due and unpaid	$ 20,204.98	
Losses in process of adjustment or reported	1,550.00	
Total liabilities		$ 21,754.98
Balance on hand to protect contracts in addition to the right of assessments		$ 200,225.05

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	60,767	$ 7,523,211.00
Written during year	17,753	1,622,681.00
Total	78,520	$ 9,145,892.00
Terminated during year	10,003	655,011.00
In force at end of year	68,517	$ 8,490,881.00
Losses and claims unpaid at beginning of year	218	$ 26,846.33
Losses and claims incurred during year	1,143	147,557.68
Total	1,361	$ 174,404.01
Losses and claims settled during year	1,162	$ 152,649.03
Losses and claims unpaid at end of year	199	21,754.98
Assessments collected during year	12	181,368.91

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	3,623	$ 432,311.00
Written during year	1,415	139,129.00
Total	5,038	$ 571,440.00
Terminated during year	878	70,766.00
In force at end of year	4,160	$ 500,674.00
Losses and claims unpaid at beginning of year	19	$ 2,052.83
Losses and claims incurred during year	59	6,549.00
Total	78	$ 8,601.83
Losses and claims settled during year	58	$ 6,777.19
Losses and claims unpaid at end of year	20	1,824.64
Assessments collected during year	12	6,211.92

GRAND UNITED ORDER SONS AND DAUGHTERS OF PEACE OF VIRGINIA.

Incorporated February 18, 1904. Commenced Business February 18, 1904.

S. A. HOWELL, President. W. E. SUMNER, Secretary.

Home Office, 548 25th Street, Newport News, Va.

INCOME.

Membership fees	$ 94.50	
Dues for expenses, etc.	23.09	
Total paid by members	$ 117.59	
Total income		$ 117.59

DISBURSEMENTS.

Commissions, fees and salaries to agents for organization	$ 20.70	
All other items	24.00	
Total disbursements		44.70
Balance		$ 72.89

ASSETS.

Cash in office or in hands of treasurer	$ 72.89	
Total net ledger assets		$ 72.89

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 72.89

Exhibit of certificates or policies—none given.
Business in North Carolina during year 1905—none given.

GRAND FRATERNITY OF PENNSYLVANIA.

Incorporated October 7, 1893. Commenced Business January 1, 1885.

FREDERICK GASTON, President. W. E. GREGG, Secretary.

Home Office, 1414 Arch Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 141,281.75
INCOME.		
Membership fees	$ 119.05	
Assessments—		
Mortuary	134,380.72	
Expense	105,169.73	
Total paid by members	$ 239,669.50	
Interest	909.38	
Rent	3,109.85	
Relief fund	5,401.49	
Total income		249,090.22
Sum of both amounts		$ 390,371.97
DISBURSEMENTS.		
Death claims	$ 115,624.27	
Permanent disability claims	750.00	
Temporary disability claims	5,397.65	
Settlement of annuities	3,200.72	
Liens against certificates cancelled by lapse	1,157.10	
Payments returned to applicants or members	375.34	
Total paid to applicants or members	$ 126,505.08	
Commissions, fees and salaries to agents for organization	47,594.86	
Salaries of managers and agents not paid by commission	1,800.00	
Salaries of officers	13,361.98	
Traveling expenses	3,802.60	
Salaries and other compensation of office employees	7,437.88	
Medical examiners' fees	2,733.00	
Rent, $635.00; taxes, $1,286.00	1,921.00	
Advertising and printing	3,847.20	
Postage, express and telegraph	1,808.25	
Legal expenses	2,618.95	
Insurance departments	683.90	
Official publication	5,729.25	
Miscellaneous	210.75	
Office expenses	840.15	
All other items	8,477.47	
Total disbursements		229,372.32
Balance		$ 160,999.65
ASSETS.		
Book value of real estate	$ 39,443.70	
Mortgage loans on real estate	24,000.00	
Loans secured by liens on members' certificates	58,962.81	
Book value of bonds and stocks	26,042.80	

Cash deposited in banks	$ 11,500.34	
Local Building and Loan Association stock	1,050.00	
Total net ledger assets		$ 160,999.65

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 2,842.20	
Market value of real estate over book value	53,556.30	
Market value of bonds and stocks over book value	297.20	
Assessments collected and not turned over to Supreme body	20,156.79	
Total non-ledger assets		76,852.49
Gross assets		$ 237,852.14

DEDUCT ASSETS NOT ADMITTED.

Excess of assets over liabilities	11,906.79
Total admitted assets	$ 225,945.35

LIABILITIES.

Losses in process of adjustment or reported	$ 8,250.00	
Total liabilities		$ 8,250.00
Balance on hand to protect contracts in addition to the right of assessments		$ 217,695.35
Comprised under the following funds—		
Reserve	$ 160,995.81	
Relief	3.84	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	10,277	$ 13,127,893.00
Written during year	3,141	1,648,400.00
Total	13,418	$ 14,776,293.00
Terminated during year	2,034	2,520,917.00
In force at end of year	11,384	$ 12,255,376.00
Losses and claims unpaid at beginning of year	15	$ 20,000.00
Losses and claims incurred during year	78	103,874.27
Total	93	$ 123,874.27
Losses and claims settled during year	87	$ 115,624.27
Losses and claims unpaid at end of year	6	8,250.00
Assessments collected during year	12	239,550.45

Business in North Carolina during the year 1905—none given.

INDEPENDENT ORDER OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA.

Incorporated November 11, 1905. Commenced Business November 11, 1905.

Home Office, Kinston, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31, 1904		$ 3,634.68

INCOME.

Dues for expenses, per capita tax, etc.	$ 367.59	
Assessments—		
Reserve	1.40	
Total paid by members	$ 368.99	
From all other sources	440.64	
Total cash income		809.63
Sum of both amounts		$ 2,835.05

DISBURSEMENTS.

Death claims	$ 1,100.00	
Total paid to applicants or members	$ 1,100.00	
Salaries of officers	500.00	
Other compensation of officers	250.00	
Advertising and printing	75.00	
Postage, express and telegraph	125.00	
Legal expenses	250.00	
Total disbursements		2,300.00
Balance		$ 535.05

ASSETS.

Book value of real estate	$ 50,000.00	
Cash in office	250.00	
Cash deposited in banks	500.00	
Total net ledger assets		$ 50,750.00

NON-LEDGER ASSETS.

Furniture and fixtures	150.00
Gross assets	$ 50,900.00

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.	150.00
Total admitted assets	$ 50,750.00

Liabilities—none given.

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	300	Not given.
Written during year	200	Not given.
Total	500	Not given.

IMPERIAL MUTUAL LIFE AND HEALTH INSURANCE COMPANY OF NORTH CAROLINA.

Incorporated October 26, 1905. Commenced Business October 26, 1905.

Home Office, 5 South Park Square, Asheville, N. C.

INCOME.

Membership fees	$ 628.45	
Dues for expenses, etc., advanced by Gay Green	1,390.00	
Total paid	$ 2,018.45	
Total income		$ 2,018.45

DISBURSEMENTS.

Death claims	$ 10.00	
Temporary disability claims	161.00	
Total paid to applicants or members	$ 171.00	
Salaries of managers and agents not paid by commission	928.80	
Salaries of officers	141.25	
Salaries and other compensation of office employees	83.00	
Rent	75.00	
Advertising and printing	208.42	
Postage, express and telegraph	.80	
Legal expenses	123.90	
Insurance departments	170.97	
Total disbursements		1,903.14
Balance		$ 115.31

ASSETS.

Cash in office	$ 115.31	
Total net ledger assets		$ 115.31

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	$ 315.92	
Borrowed money	1,390.00	
Total non-ledger assets		1,705.92
Gross assets		$ 1,821.23

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 315.92	
Borrowed money	1,390.00	
Total		1,705.92
Total admitted assets		$ 115.31

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 115.31

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	1,309	$ 41,190.00
Total	1,309	$ 41,190.00
Terminated during year	336	10,000.00
In force at end of year	973	$ 31,190.00
Assessments collected during year	Not given.	628.45

IMPROVED ORDER HEPTASOPHS "SUPREME CONCLAVE."

Incorporated August 28, 1878. Commenced Business August 28, 1878.

M. G. COHEN, Supreme Archon. SAMUEL H. TATTERSALL, Supreme Secretary.

Home Office, Cathedral and Preston Streets, Baltimore, Md.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 598,710.94

INCOME.

Membership fees	$ 9,699.50	
Assessments—		
Mortuary, 93 per cent.	1,260,533.05	
Expense, 7 per cent.	94,878.81	
Medical examiners' fees	13,569.00	
Total paid by members	$ 1,378,680.36	
Interest	20,954.18	
Subordinate Conclaves for supplies	1,792.59	
Sundry items	413.44	
Total income		1,401,840.57
Sum of both amounts		$ 2,000,551.51

DISBURSEMENTS.

Death claims	$ 1,190,435.58	
Total paid to applicants or members	$ 1,190,435.58	
Commissions, fees and salaries to agents for organization	15,117.72	
Salaries of managers and agents not paid by commission	17,009.33	
Salaries of officers	17,883.35	
Other compensation of officers	10,400.35	
Salaries and other compensation of office employees	6,757.50	
Medical examiners and supervisors' fees	13,569.00	
Rent, $1,768.81; taxes, $932.00	2,700.81	
Advertising and printing	4,580.86	
Postage, express and telegraph	2,966.61	
Legal expenses	612.95	
Insurance departments	431.00	
Governing bodies	10,552.18	
Official publication	14,452.16	
Miscellaneous and supplies	4,770.54	

All other items	$ 1,800.99	
Total disbursements		$ 1,313,118.25
Balance		$ 687,433.26

ASSETS.

Book value of bonds and stocks	$ 541,502.12	
Cash deposited in banks	145,931.14	
Total net ledger assets		$ 687,433.26

NON-LEDGER ASSETS.

Funds in hands of Supreme officers	$ 3,400.00	
Due for supplies	146.15	
Assessments collected and not turned over to Supreme body	113,700.00	
Total non-ledger assets		117,246.15
Total admitted assets		$ 804,679.41

LIABILITIES.

Losses in process of adjustment or reported	$ 157,225.00	
Losses resisted	4,000.00	
Total liabilities		$ 161,225.00
Balance on hand to protect contracts in addition to the right of assessments		$ 643,454.41
Comprised under the following funds—		
Mortuary	$ 100,139.89	
Emergency	571,106.57	
Expense	16,186.80	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	62,299	$ 92,793,000.00
Written during year	8,965	8,924,000.00
Total	71,264	$ 101,717,000.00
Terminated during year	5,268	6,086,500.00
In force at end of year	65,996	$ 95,630,500.00
Losses and claims unpaid at beginning of year	113	$ 181,120.57
Losses and claims incurred during year	740	1,170,540.01
Total	853	$ 1,351,660.58
Losses and claims settled during year	752	$ 1,190,435.58
Losses and claims unpaid at end of year	101	161,225.00
Assessments collected during year	12	1,355,411.86

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	1,035	$ 1,808,000.00
Written during year	113	122,500.00
Total	1,148	$ 1,930,500.00
Terminated during year	83	120,500.00
In force at end of year	1,065	$ 1,810,000.00
Losses and claims unpaid at beginning of year	2	$ 4,000.00
Losses and claims incurred during year	14	31,000.00
Total	16	$ 35,000.00
Losses and claims settled during year	14	$ 29,000.00
Losses and claims unpaid at end of year	2	6,000.00
Assessments collected during year	12	27,597.40

INDEPENDENT ORDER OF FORESTERS.

Incorporated July 23, 1881—May 2, 1889. Commenced Business July 1, 1881.

ORONHYATEKHA, M. D., President. JOHN A. MCGILLIORAY, K. C., Secretary.

Home Office, Corner Bay and Richmond Streets, Toronto, Canada.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 8,126,594.73

INCOME.

Membership fees	$ 15,688.61	
Dues for expenses, per capita tax, etc.	263,916.06	
Assessments—		
Mortuary	3,007,921.64	
Sick and funeral	256,063.05	
Medical examiners' fees, change of policies	2,894.35	
Total paid by members	$ 3,546,483.71	
Interest	308,884.90	
Rent	4,275.44	
Supplies	6,173.18	
From all other sources	1,619.18	
Total income		3,867,537.41
Sum of both amounts		$ 11,994,132.14

DISBURSEMENTS.

Death claims	$ 1,813,353.33	
Permanent disability claims	104,046.97	
Sick claims	199,154.96	
Old-age benefits	53,242.45	
Funeral claims	13,665.77	
Other claims	7,950.00	
Payments returned to applicants or members	6,215.62	
Total paid to applicants or members	$ 2,197,629.10	
Commissions, fees and salaries to agents for organization	122,136.07	
Salaries of managers and agents not paid by commissions	133,049.13	
Salaries of officers	31,477.46	
Other compensation of officers	3,497.41	
Salaries and other compensation of office employees	70,378.38	
Medical examiners' fees	849.38	
Rent	17,495.09	
Advertising and printing	13,016.85	
Postage, express and telegraph	8,080.72	
Legal expenses	4,823.05	
Insurance departments	1,520.32	
Official publication	21,091.43	
Miscellaneous	85,980.51	
All other items	16,477.03	
Total disbursements		2,727,501.93
Balance		$ 9,266,630.21

ASSETS.

Book value of real estate	$ 925,159.19	
Mortgage loans on real estate	2,163,488.89	
Loans on bonds, stocks or other collateral	2,553,383.04	
Book value of bonds and stocks	2,430,796.79	
Special bank deposits re France	10,000.00	
Letters of credit	7,488.33	
Cash deposited in banks	176,313.97	
Total net ledger assets		$ 9,266,630.21

NON-LEDGER ASSETS.

Rents and interest due	$ 97,879.89	
Fire insurance	2,549.09	
Due from High and Subordinate Courts, etc.	1,121.28	
Salable supplies in hand	26,778.44	
Furniture and fixtures	26,525.09	
Temporary advances	955.83	
Assessments collected and not turned over to Supreme body	5,598.30	
Total non-ledger assets		161,408.92
Gross assets		$ 9,428,039.13

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 53,303.53	
Due from High and Subordinate Courts for supplies	1,121.28	
Total		54,424.81
Total admitted assets		$ 9,373,614.32

LIABILITIES.

Losses adjusted, due and unpaid	$ 8,500.00	
140 notices of total and partial disability due and unpaid	84,885.32	
Losses in process of adjustment or reported	157,602.19	
Losses resisted	25,348.15	
Unpaid instalment—old-age annuities	318,558.35	
Salaries, rents, expenses, taxes, etc.	3,650.36	
Unpaid instalments total and partial disability	5,983.70	
Advance assessments	6,378.28	
Claims for funeral benefits	1,375.00	
Sick claims	3,912.75	
Total liabilities		$ 616,194.10
Balance on hand to protect contracts in addition to right of assessments		$ 8,757,420.22
Comprised under the following funds—		
Mortuary	$ 9,154,139.92	
Sick and funeral	112,490.29	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	225,876	$ 242,896,000.00
Written during year	29,091	23,719,250.00
Total	254,967	$ 266,615,250.00
Terminated during year	21,674	17,814,250.00
In force at end of year	233,293	$ 248,801,000.00
Losses and claims unpaid at beginning of year	158	$ 181,444.04
Losses and claims incurred during year	1,676	1,953,497.32
Total	1,834	$ 2,134,941.36

Losses and claims settled during year	1,656	$ 1,874,745.78
Losses and claims unpaid at end of year	178	260,195.58
Saved by scaling down		68,745.24

EXHIBIT OF DISABILITY CLAIMS.

	Number.	*Amount.*
Losses and claims unpaid at beginning of year	2	$ 750.00
Losses and claims incurred during year	183	104,558.31
Total	185	$ 105,308.31
Losses and claims settled during year	185	$ 104,046.97
Losses and claims unpaid at end of year		$ 1,261.34
Saved by scaling down		1,261.34

EXHIBIT OF TOTAL AND PERMANENT DISABILITY NOTICES OF CLAIMS.

	Number.	*Amount.*
Notices of total and partial disability claims not yet due, on hand December 31, 1904	157	$ 90,926.65
Notices of total and partial disability claims not yet due, on hand December 31, 1905	140	84,885.32

SICK AND FUNERAL CLAIMS.

	Number.	*Amount.*
Funeral claims unpaid December 31, 1904	15	$ 725.00
Sickness claims unpaid December 31, 1904	184	3,369.56
Claims incurred during the year 1905	9,877	214,013.92
Total	10,076	$ 218,108.48
Sickness claims paid during the year	9,579	$ 199,154.96
Funeral claims paid during the year	279	13,665.77
Total	9,858	$ 212,820.73
Funeral claims unpaid December 31, 1905	28	$ 1,375.00
Sickness claims unpaid December 31, 1905	190	3,912.75

Business in North Carolina during the year not given.

INDEPENDENT ORDER ODD FELLOWS (COLORED), ENDOWMENT DEPARTMENT.

Incorporated 1902. Commenced Business January 1, 1903.

W. W. LAWRENCE, President. S. H. VICK, Secretary.

Home Office, Wilson, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 170.78

INCOME.

Assessments—		
Mortuary	$ 15,626.40	
Total paid by members	$ 15,626.40	
Total income		15,626.40
Sum of both amounts		$ 15,797.18

DISBURSEMENTS.

Death claims	$ 14,600.00	
Total paid to applicants or members	$ 14,600.00	
Salaries of officers	650.00	
Advertising and printing	238.00	
Postage, express and telegraph	146.00	
Insurance departments	35.00	
Total disbursements		15,669.00
Balance		$ 128.18

ASSETS.

Cash in office	$ 128.18	
Total admitted assets		$ 128.18
Balance on hand to protect contracts in addition to the right of assessments		$ 128.18

Exhibit of certificates or policies not given.

Business in North Carolina during the year 1905 not given.

INDEPENDENT ORDER ST. LUKE OF VIRGINIA.

Incorporated May 18, 1896. Commenced Business August, 1864.

Home Office, 900-2-4 St. James Street, Richmond, Va.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 1,030.93
INCOME.		
Membership fees	$ 1,167.75	
Dues for expenses, per capita tax, etc.	4,165.81	
Assessments—		
Mortuary	13,108.00	
Total paid by members	$ 18,441.56	
Reinstatements	18.50	
Annual fees	210.40	
New work	754.50	
Fines	140.00	
Miscellaneous	28.25	
Total income		19,593.21
Sum of both amounts		$ 20,624.14
DISBURSEMENTS.		
Death claims	$ 10,930.00	
Total paid to applicants or members	$ 10,930.00	
Commissions, fees and salaries to agents for organization	1,328.11	
Salaries of officers	1,410.00	
Other compensation of officers	100.00	
Salaries and other compensation of office employees	812.00	
Rent	495.00	
Advertising and printing	445.34	
Postage, express and telegraph	233.00	
Stationery	321.50	
Insurance departments	88.00	
Governing bodies	823.08	
Miscellaneous	404.15	
Traveling	82.50	
All other items	465.33	
Total disbursements		17,938.01
Balance		$ 2,686.13
ASSETS.		
Cash deposited in bank	$ 2,686.13	
NON-LEDGER ASSETS.		
Furniture, fixtures, etc.	500.00	
Gross assets		$ 3,186.13
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures, safes, etc.	$ 500.00	
Total admitted assets		2,686.13
LIABILITIES.		
Balance on hand to protect contracts in addition to the right of assessments		$ 2,686.13

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	13,641	$ 1,132,550.00
Written during year	Not given.	Not given.
Assessments collected during year	103	10,930.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	120	$ 8,500.00
Written during year	Not given.	Not given.
Assessments collected during year	Not given.	Not given.

JUNIOR ORDER UNITED AMERICAN MECHANICS, BENEFICIARY DEGREE AND FUNERAL DEPARTMENT.

Incorporated April 10, 1893. Commenced Business October 1, 1899.

W. L. GILCREAST, President. STEPHEN COLLINS, Secretary.

Home Office, 741 Wabash Building, Liberty Street, Pittsburg, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 34,444.88

INCOME.

Membership fees	$ 5,176.90	
Dues for expenses, per capita tax, etc.	740.10	
Assessments—		
Mortuary	196,058.03	
Reserve	1,033.63	
Emergency	18,062.82	
Medical examiners' fees	910.50	
Total paid by members	$ 221,981.98	
Interest	1,696.01	
Total income		233,677.99
Sum of both amounts		$ 258,122.87

DISBURSEMENTS.

Death claims	$ 182,311.65	
Payments returned to applicants or members	13.35	
Total paid to applicants or members	$ 182,325.00	
Commissions, fees and salaries to agents for organization	2,857.70	
Salaries of officers	2,399.98	
Other compensation of officers, traveling expenses	728.67	
Salaries and other compensation of office employees	2,731.25	
Medical examiners' and supervisors' fees	910.50	
Rent	390.79	
Advertising and printing	2,467.94	
Postage, express and telegraph	1,722.36	

Legal expenses	$ 905.21	
Insurance departments	231.25	
Governing bodies	1,000.00	
Miscellaneous	286.48	
Stationery	225.49	
All other items	48.25	
Total disbursements		$ 199,230.87
Balance		$ 58,892.00

ASSETS.

Mortgage loans on real estate	$ 11,838.00	
Book value of bonds and stocks	7,000.00	
Cash deposited in banks	40,054.00	
Total net ledger assets		$ 58,892.00

NON-LEDGER ASSETS.

Interest accrued	$ 130.16	
Assessments collected and not turned over to Supreme body	516.20	
Total non-ledger assets		646.36
Total admitted assets		$ 59,538.36

LIABILITIES.

Advance assessments	$ 1,122.45	
Total liabilities		$ 1,122.45
Balance on hand to protect contracts in addition to the right of assessments		$ 58,415.91
Comprised under the following funds—		
Mortuary	$ 27,369.79	
Reserve	27,395.38	
Emergency	3,717.27	
Expense	409.56	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	82,472	$ 24,188,500.00
Written during year	34,628	15,668,750.00
Total	117,100	$ 39,857,250.00
Terminated during year	14,882	6,272,750.00
In force at end of year	102,218	$ 33,584,500.00
Losses and claims unpaid at beginning of year	2	$ 1,700.00
Losses and claims incurred during year	596	184,111.65
Total	598	$ 185,811.65
Losses and claims settled during year	595	$ 182,311.65
Losses and claims unpaid at end of year	3	3,500.00
Assessments collected during year	12	214,414.62

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	7,043	$ 2,362,500.00
Written during year	5,355	2,409,250.00
Total	12,398	$ 4,771,750.00
Terminated during year	1,850	449,000.00
In force at end of year	10,548	$ 4,272,750.00

Losses and claims unpaid at beginning of year	Not given.	Not given.
Losses and claims incurred during year	61	$ 22,750.00
Total	61	$ 22,750.00
Losses and claims settled during year	61	$ 22,750.00
Losses and claims unpaid at end of year	Not given.	Not given.
Assessments collected during year	12	21,545.65

KNIGHTS OF COLUMBUS.

Incorporated March 29, 1882. Commenced Business February 2, 1882.

EDWARD L. HEARN, President. DANIEL COLWELL, Secretary.

Home Office, 23 Church Street, New Haven, Conn.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 1,243,526.24

INCOME.

Dues for expenses, per capita tax, etc.	$ 131,556.50	
Assessments—		
Mortuary	533,249.16	
Medical examiners' fees	3,703.50	
Total paid by members	$ 668,509.16	
Interest	41,210.02	
Rent	176.06	
Advertising, official publication	3,255.66	
Sale of supplies	9,275.13	
Refund bonding office	27.78	
From all other sources	47.80	
Total income		722,501.61
Sum of both amounts		$ 1,966,027.85

DISBURSEMENTS.

Death claims	$ 315,000.00	
Payments returned to applicants or members	284.17	
Total paid to applicants or members	$ 315,284.17	
Organizing	18,112.40	
Salaries of officers	10,499.88	
Other compensation of officers	1,142.85	
Salaries and other compensation of office employees	10,520.95	
Medical examiners' and supervisors' fees	4,747.50	
Rent, $1,200.00; taxes, $808.25	2,008.25	
Advertising and printing	3,967.10	
Postage, express and telegraph	4,632.64	
Legal expenses	2,893.33	
Insurance departments	542.25	
Governing bodies	49,639.26	
Official publication	23,118.64	
All other items	9,265.87	
Total disbursements		456,375.09
Balance		$ 1,509,652.76

ASSETS.

Book value of real estate	$ 125,602.15	
Mortgage loans on real estate	182,000.00	
Cost value of bonds and stocks	1,007,928.03	
Cash in office	250.00	
Cash deposited in bank	188,872.58	
Special deposit Insurance Department, Quebec	5,000.00	
Total net ledger assets		$ 1,509,652.76

NON-LEDGER ASSETS.

Interest accrued	$ 11,612.50	
Furniture, fixtures, etc.	5,539.13	
Supplies, printed matter, etc.	7,000.00	
Assessments collected and not turned over to Supreme body	47,571.24	
Total non-ledger assets		71,722.87
Gross assets		$ 1,581,375.63

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 12,539.13	
Depreciation of ledger assets to bring the same to market value	8,681.77	
Total		21,220.90
Total admitted assets		$ 1,560,154.73

LIABILITIES.

Losses adjusted, due and unpaid	$ 42,450.00	
Losses resisted	23,000.00	
Total liabilities		$ 65,450.00
Balance on hand to protect contracts in addition to the right of assessments		$ 1,494,704.73
Comprised under the following funds—		
Death benefits	$ 25,000.00	
Mortuary	1,454,359.69	
Expense	30,293.07	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	43,314	$ 43,821,000.00
Written during year	8,088	8,646,000.00
Total	51,402	$ 52,467,000.00
Terminated during year	1,927	1,943,000.00
In force at end of year	49,475	$ 50,524,000.00
Losses and claims unpaid at beginning of year	37	$ 37,450.00
Losses and claims incurred during year	337	343,000.00
Total	374	$ 380,450.00
Losses and claims settled during year	310	$ 315,000.00
Losses and claims unpaid at end of year	64	65,450.00
Assessments collected during year	12	508,285.32

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	52	$ 52,000.00
Written during year	8	13,000.00
Total	60	$ 65,000.00
Terminated during year	4	4,000.00
In force at end of year	56	$ 61,000.00
Assessments collected during year	12	534.26

KNIGHTS OF GIDEON MUTUAL SOCIETY.

Incorporated September 1, 1903. Commenced Business September 1, 1903.

J. J. MAINOR, President. T. E. PURYEAR, Secretary.

Home Office, Goldsboro, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 568.28

INCOME.

Membership fees	$ 1,132.50	
Dues for expenses, per capita tax, etc.	5,935.20	
Assessments—		
Mortuary	15,255.60	
Reserve	150.00	
Total paid by members	$ 22,473.30	
Charters, dispensations and other supplies	1,006.71	
Total cash income		23,480.01
Sum of both amounts		$ 24,048.29

DISBURSEMENTS.

Death claims	$ 12,349.52	
Total paid to applicants or members	$ 12,349.52	
Commissions, fees and salaries to agents for organization	1,340.00	
Salaries of managers and agents not paid by commission	416.00	
Salaries of officers	2,700.00	
Salaries and other compensation of office employees	1,036.00	
Rent	472.00	
Advertising and printing	420.50	
Postage, express and telegraph	364.00	
Legal expenses	975.00	
Insurance departments	98.00	
Miscellaneous	850.00	
Total disbursements		21,021.02
Balance		$ 3,027.27

ASSETS.

Cash in office	$ 2,877.27	
Cash deposited in banks	150.00	
Total net ledger assets		$ 3,027.27

NON-LEDGER ASSETS.

Furniture, fixtures, supplies and printed matter	919.25
Gross assets	$ 3,946.52

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	919.25
Total admitted assets	$ 3,027.27

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 3,027.27

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	8,213	Not given.
Written during year	2,265	Not given.
Total	10,478	Not given.
Terminated during year	586	Not given.
In force at end of year	9,892	Not given.
Losses and claims incurred during year	128	Not given.
Total	128	Not given.
Losses and claims settled during year	111	Not given.
Losses and claims unpaid at end of year	17	Not given.
Assessments collected during year	Not given.	$ 15,255.60

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	4,272	Not given.
Written during year	946	Not given.
Total	5,218	Not given.
Terminated during year	329	Not given.
In force at end of year	4,889	Not given.
Losses and claims incurred during year	62	Not given.
Total	62	Not given.
Losses and claims settled during year	53	$ 7,314.00
Losses and claims unpaid at end of year	9	Not given.
Assessments collected during year	Not given.	8,800.20

KNIGHTS OF HONOR.

Incorporated June 30, 1884. Commenced Business June 30, 1873.

Home Office, 816 Olive Street, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 64,938.48

INCOME.

Dues for expenses, per capita tax, etc.	$ 80,769.77	
Assessments—		
Mortuary	2,729,665.43	
Total paid by members	$ 2,810,435.20	
Interest	4,073.58	
From all other sources	2,387.04	
Total income		2,816,895.82
Sum of both amounts		$ 2,881,834.30

DISBURSEMENTS.

Death claims	$ 2,741,885.29	
Total paid to applicants or members	$ 2,741,885.29	
Commissions, fees and salaries to agents for organization	33,504.18	
Salaries of officers	10,300.00	
Other compensation of officers	1,589.71	
Salaries and other compensation of office employees	12,107.94	
Grand medical supervisor's fees	2,333.31	
Rent, $2,700.00; taxes, $4.04	2,704.04	
Advertising and printing	3,674.40	
Postage, express and telegraph	2,704.34	
Legal expenses	1,742.48	
Insurance departments	678.51	
Governing bodies	6,031.70	
Official publication	2,500.00	
Miscellaneous	1,743.34	
All other items	14,468.11	
Total disbursements		2,837,967.35
Balance		$ 43,866.95

ASSETS.

Cash in hands Supreme Treasurer	$ 350.00	
Cash deposited in banks	105,020.03	
Cash in hands of Supreme Reporter	1,605.93	
Total	$ 106,975.96	
Deduct ledger liabilities—outstanding warrants	63,109.01	
Total net ledger assets		$ 43,866.95

NON-LEDGER ASSETS.

Interest due	$ 315.18
Due from Grand and Subordinate lodges	373.45
Supplies	1,852.09
Furniture and fixtures	8,613.01

General fund expense	$ 8,127.23	
Judgment	2,691.05	
Assessments collected and not turned over to Supreme body	218,714.14	
Total non-ledger assets		$ 240,686.15
Gross assets		$ 284,553.10

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 10,465.10	
Judgment	2,691.05	
Total		13,156.15
Total admitted assets		$ 271,396.95

LIABILITIES.

Losses adjusted, due and unpaid	$ 550,750.00	
Losses in process of adjustment or reported	151,987.50	
Losses resisted	18,500.00	
Salaries, rents, expenses, taxes, etc.	82.14	
Total liabilities		$ 721,319.64
Balance to the right of assessments		$ 449,922.69
Comprised under the following funds—		
Mortuary	$ 22,130.10	
General fund	19,963.43	
Supreme Reporter	1,773.42	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	49,175	$ 82,334,000.00
Written during year	2,769	2,489,500.00
Total	51,944	$ 84,823,500.00
Terminated during year	11,818	18,863,300.00
In force at end of year	40,126	$ 65,960,200.00
Losses and claims unpaid at beginning of year	254 and 4 parts	$ 480,171.45
Losses and claims incurred during year	1,561	2,812,463.84
Total	1,815 and 4 parts	$ 3,292,635.29
Losses and claims settled during year	1,503 and 3 parts	$ 2,741,885.29
Losses and claims unpaid at end of year	312 and 1 part	550,750.00
Assessments collected during year	12	2,729,665.43

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	712	$ 1,254,000.00
Written during year	16	17,000.00
Total	728	$ 1,271,000.00
Terminated during year	131	214,650.00
In force at end of year	597	$ 1,056,350.00
Losses and claims unpaid at beginning of year	3	$ 5,000.00
Losses and claims incurred during year	17	32,000.00
Total	20	$ 37,000.00
Losses and claims settled during year	15	$ 28,000.00
Losses and claims unpaid at end of year	5	9,000.00
Assessments collected during year	12	45,254.77

KNIGHTS OF THE LOYAL GUARD.

Incorporated January 31, 1895. Commenced Business February 21, 1895.

EDWIN O. WOOD, President. F. H. RANKIN, Secretary.

Home Office, Flint, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 152,274.93

INCOME.

Membership fees, dues for expenses, per capita taxes, etc.	$ 25,012.33	
Assessments—		
Mortuary	49,481.75	
Emergency	15,645.63	
Total paid by members	$ 90,139.71	
Interest	157.20	
Rent, fuel, light and water	14,500.00	
From all other sources	10,000.00	
Total income		114,796.91
Sum of both amounts		$ 267,071.84

DISBURSEMENTS.

Death claims	$ 77,700.00	
Payments returned to applicants or members	25.60	
Total paid to applicants or members	$ 77,725.60	
Commissions, fees and salaries to agents for organization, salaries of managers and agents not paid by commission	12,366.60	
Salaries of officers	5,773.94	
Salaries and other compensation of office employees	1,769.60	
Rent, fuel, light and water	103.31	
Advertising and printing	1,315.50	
Postage, express and telegraph	741.42	
Legal expenses	1,300.00	
Insurance departments	390.00	
Official publication	2,259.34	
Miscellaneous	971.79	
Supplies	1,980.06	
Total disbursements		106,696.86
Balance		$ 160,374.98

ASSETS.

Book value of real estate	$ 195,000.00	
Mortgage loans on real estate	3,365.00	
Cash deposited in bank	2,009.98	
Total		$ 200,374.98
Deduct ledger liabilities		40,000.00
Total net ledger assets		$ 160,374.98

LIABILITIES.

Losses in process of adjustment or reported	$ 7,000.00	
Bills payable	10,000.00	
Total liabilities		$ 17,000.00
Balance on hand to protect contracts in addition to the right of assessments		$ 143,374.98

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	5,029	$ 5,833,750.00
Written during year	808	565,750.00
Total	5,837	$ 6,399,500.00
Terminated during year	602	573,750.00
In force at end of year	5,235	$ 5,825,750.00
Losses and claims unpaid at beginning of year	16	$ 21,950.00
Losses and claims incurred during year	51	62,750.00
Total	67	$ 84,700.00
Losses and claims settled during year	63	$ 77,700.00
Losses and claims unpaid at end of year	14	7,000.00
Assessments collected during year	12	90,089.86

Business in North Carolina during the year—none.

KNIGHTS OF THE MACCABEES OF THE WORLD.

Incorporated September 11, 1885. Commenced Business September 1, 1883.

D. P. MARKEY, President. L. E. SISLER, Secretary.

Home Office, Maccabee Temple, Port Huron, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 3,957,725.68

INCOME.

Membership fees	$ 30,825.95	
Dues for expenses, per capita tax, etc.	372,726.68	
Assessments—		
Mortuary	4,266,679.25	
Sick and accident	89,277.22	
Expense	22,318.26	
Total paid by members	$ 4,781,827.36	
Interest	141,023.15	
Rent	2,280.00	
Total income		4,925,130.51
Sum of both amounts		$ 8,882,856.19

DISBURSEMENTS.

Death claims	$ 3,106,372.98	
Permanent disability claims	164,141.41	
Temporary disability claims	85,753.18	
Relief fund loans	744.15	
Payments returned to applicants or members	5,108.79	
Total paid to applicants or members	$ 3,362,120.51	
Commissions, fees and salaries to agents for organization	98,705.50	
Paid to Great Camp organization	145,973.14	
Salaries of officers	24,794.76	
Salaries and other compensation of office employees	47,499.25	
Medical examiners and supervisors' fees	26,775.49	
Rent, $261.00, taxes, $1,246.56	1,507.56	
Advertising and printing	20,463.38	
Postage, express and telegraph	11,981.50	
Legal expenses	20,633.78	
Insurance departments	470.07	
Official publication	59,494.71	
Miscellaneous	201.40	
Supplies	23,747.69	
Traveling expenses	4,943.76	
Total disbursements		$ 3,849,312.50
Balance		$ 5,033,543.69

ASSETS.

Book value of real estate	$ 87,707.72	
Book value of bonds and stocks	4,513,586.87	
Personal or agents' debit balances	54,552.56	
Cash in office	1,025.00	
Cash deposited in banks	376,671.54	
Total net ledger assets		$ 5,033,543.69

NON-LEDGER ASSETS.

Rents and interest due	$ 65,949.97	
Market value of bonds and stocks over book value	9,199.61	
Rate loans to members	44,535.34	
Sick and accident assessments due and called	7,430.40	
Official publication	6,097.56	
Assessments collected and not turned over to Supreme body	354,942.05	
Total non-ledger assets		488,154.93
Gross assets		$ 5,521,698.62

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 6,097.56	
Personal or agents' debit balances	54,552.56	
Excess of assets over liabilities	102,752.07	
Total		163,402.19
Total admitted assets		$ 5,358,296.43

LIABILITIES.

Losses in process of adjustment or reported	$ 164,127.76	
Losses resisted	64,145.90	
Salaries, rents, expenses, taxes, etc.	26,566.23	
Deferred payments on sick and accident claims	4,780.49	
Total liabilities		$ 259,620.38
Balance on hand to protect contracts in addition to the right of assessments		$ 5,098,676.05

Comprised under the following funds—	
Sick and accident	$ 26,254.06
Mortuary	472,504.21
Relief	7,577.80
Emergency	4,522,786.48
Expense	69,553.50

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	322,376	$ 409,851,474.16
Written during year	39,141	30,362,250.00
Total	361,517	$ 440,213,724.16
Terminated during year	62,626	65,037,361.68
In force at end of year	298,891	$ 375,176,362.48
Losses and claims unpaid at beginning of year	167	$ 227,287.57
Losses and claims incurred during year	2,402	3,207,349.94
Total	2,569	$ 3,434,637.51
Losses and claims settled during year	2,408	$ 3,206,363.85
Losses and claims unpaid at end of year	161	228,273.66
Assessments collected during year	12	4,266,679.25

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	354	$ 254,750.00
Total	354	$ 254,750.00
Terminated during year	128	79,750.00
In force at end of year	226	$ 175,000.00
Assessments collected during year	12	1,040.15

LADIES OF THE MACCABEES OF THE WORLD.

Incorporated April 6, 1897. Commenced Business October 1, 1892.

MRS. LILLIAN M. HOLLISTER, President. MISS BINA M. WEST, Secretary.

Home Office, Maccabee Temple, Port Huron, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 1,194,690.79

INCOME.

Membership fees	$ 11,353.50	
Dues for expenses, per capita tax, etc.	212,594.62	
Assessments—		
Mortuary	774,686.40	
Emergency	409,396.38	
Total paid by members	$ 1,408,030.90	
Interest	36,018.13	
Defunct Hive fund	10.97	
Supplies	1,510.81	
Receipts on bonds	1,000.00	
Total income		1,446,570.81
Sum of both amounts		$ 2,641,261.60

DISBURSEMENTS.

Death claims	$ 746,985.41	
Permanent disability claims	11,622.54	
Payments returned to applicants or members	7,348.58	
Total paid to applicants or members	$ 765,956.53	
Commissions, fees and salaries to agents for organization	88,274.82	
Transfers to Great Hives	32,486.61	
Salaries of officers	15,000.00	
Salaries and other compensation of office employees	31,680.17	
Rent	1,750.00	
Advertising and printing	12,077.03	
Postage, express and telegraph	8,856.73	
Legal expenses	26,306.79	
Insurance departments	785.05	
Governing bodies	1,884.23	
Official publication	39,389.57	
Miscellaneous	1,280.94	
All other items	13,118.07	
Total disbursements		1,038,846.54
Balance		$ 1,602,415.06

ASSETS.

Book value of bonds and stocks	$ 1,407,418.26	
Cash in office	9,469.23	
Cash deposited in bank	185,527.57	
Total net ledger assets		$ 1,602,415.06

NON-LEDGER ASSETS.

Interest accrued	$ 16,811.53	
Per capita tax collected and in hands of record keepers	17,500.00	
Furniture, fixtures, safes, etc.	28,738.89	
Assessments collected and not turned over to Supreme body	105,000.00	
Total non-ledger assets		$ 168,050.42
Gross assets		$ 1,770,465.48

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	28,738.89
Total admitted assets	$ 1,741,726.59

LIABILITIES.

Losses adjusted, due and unpaid	$ 120.00	
Losses in process of adjustment or reported	85,750.00	
Losses resisted	11,000.00	
Salaries, rents, expenses, taxes, etc.	14,841.30	
Assessments to be refunded	151.15	
Legal expenses	2,045.22	
Amount due in 1906 on accepted disability claims	12,116.26	
Total liabilities		$ 126,023.93
Balance on hand to protect contracts in addition to the right of assessments		$ 1,615,702.66
Comprised under the following funds—		
Mortuary	$ 111,182.63	
Emergency	1,472,346.25	
Expense	18,886.18	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	123,414	$ 98,568,491.34
Written during year	18,802	10,566,250.00
Total	142,216	$ 109,134,741.34
Terminated during year	18,103	12,402,273.07
In force at end of year	124,113	$ 96,732,468.27
Losses and claims unpaid at beginning of year	129	$ 116,714.50
Losses and claims incurred during year	977	776,531.54
Total	1,106	$ 893,246.04
Losses and claims settled during year	1,005	$ 796,376.04
Losses and claims unpaid at end of year	101	96,870.00
Assessments collected during year	11	1,246,402.93

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	89	$ 81,750.00
Written during year	79	52,000.00
Total	168	$ 133,750.00
Terminated during year	35	24,000.00
In force at end of year	133	$ 109,750.00
Losses and claims incurred during year	1	$ 500.00
Total	1	$ 500.00
Losses and claims settled during year	1	$ 500.00
Assessments collected during year	11	1,213.39

LINCOLN BENEFIT SOCIETY.

Incorporated March, 1901. Commenced Business October 26, 1903.

A. A. SMITH, President. S. H. VICK, Secretary.

Home Office, Wilson, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 1,098.77

INCOME.

Dues for expenses, per capita tax, etc.	$ 1,812.43	
Total paid by members	$ 1,812.43	
Total income		1,812.43
Sum of both amounts		$ 2,911.20

DISBURSEMENTS.

Death claims	$ 137.50	
Temporary disability claims	770.00	
Total paid to applicants or members	$ 907.50	
Commission, fees and salaries to agents for organization	246.00	
Salaries of officers	780.00	
Salaries and other compensation of office employees	270.00	
Medical examiners and supervisors' fees	131.25	
Rent, $66.00; taxes, $35.00	101.00	
Advertising and printing	158.16	
Postage, express and telegraph	49.28	
Insurance departments	58.00	
Miscellaneous	86.40	
Total disbursements		2,787.59
Balance		$ 123.61

ASSETS.

Cash in office	$ 123.61	
Total net ledger assets		$ 123.61

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	150.00
Gross assets	$ 273.61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	150.00
Total admitted assets	$ 123.61

LIABILITIES.

Losses in process of adjustment or reported	$ 500.00	
Losses resisted	100.00	
Printing	60.00	
Total liabilities		$ 660.00
Balance to the right of assessments		$ 536.39

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	461	$ 72,100.00
Written during year	431	64,650.00
Total	892	$ 136,750.00
Terminated during year	282	42,200.00
In force at end of year	610	$ 94,550.00
Losses and claims unpaid at beginning of year	5	$ 750.00
Losses and claims incurred during year	3	300.00
Total	8	$ 1,050.00
Losses and claims settled during year	3	$ 300.00
Losses and claims unpaid at end of year	5	750.00

MASONIC BENEFIT FUND, "COLORED."

L. R. RANDOLPH, Grand Master. JAMES H. YOUNG, Secretary.

Home Office, Raleigh, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 200.00

INCOME.

Assessments—Mortuary	$ 8,325.00	
Total paid by members	$ 8,325.00	
Total cash income		8,325.00
Sum of both amounts		$ 8,525.00

DISBURSEMENTS.

Death claims	$ 8,325.00	
Total paid to applicants or members	$ 8,325.00	
Total disbursements		8,325.00
Balance		$ 200.00

ASSETS.

Cash deposited in bank	$ 200.00	
Total admitted assets		$ 200.00

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 200.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	2,000	$ 200,000.00
Total	2,000	$ 200,000.00
Terminated during year	60	6,000.00
In force at end of year	1,940	$ 194,000.00
Losses and claims incurred during year	60	$ 6,000.00
Total	60	$ 6,000.00
Losses and claims settled during year	60	$ 6,000.00

MASONIC MUTUAL RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.

Incorporated March 3, 1869. Commenced Business March, 1869.

GEORGE GIBSON, President. WILLIAM MONTGOMERY, Secretary.

Home Office, 605 12th Street, N. W., Washington, D. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 27,448.56

INCOME.

Assessments—Mortuary	$ 57,462.16	
Medical examiners' fees	9.30	
Total paid by members	$ 57,471.46	
Interest	917.79	
Rent	1,200.00	
Policy loans for reserve on changed certificates	13,428.00	
From all other sources	1,392.87	
Total income		74,410.12
Sum of both amounts		$ 101,858.68

DISBURSEMENTS.

Death claims	$ 28,633.34	
Payments returned to applicants or members	80.44	
Total paid to applicants or members	$ 28,713.78	
Commissions, fees and salaries to agents for organization	5,476.46	
Salaries of officers	1,925.00	
Salaries and other compensation of office employees	1,599.25	
Medical examiners' and supervisors' fees	928.50	
Rent, $912.00; taxes, $160.89	1,072.89	
Advertising and printing	1,016.98	
Postage, express and telegraph	710.34	
Legal expenses	325.00	
Insurance departments	122.00	
Miscellaneous	173.17	
All other items	3,424.02	
Total disbursements		44,156.88
Balance		$ 57,701.80

ASSETS.

Book value of real estate	$ 20,000.00	
Mortgage loans on real estate	15,025.00	
Loans on bonds and stocks or other collateral	14,445.19	
Personal or agents' debit balances	2,721.29	
Bills receivable	57.50	
Cash in office	1,637.93	
Cash deposited in banks	13,464.89	
Office furniture	350.00	
Total	$ 67,701.80	
Deduct ledger liabilities—Borrowed money	10,000.00	
Total ledger assets		$ 57,701.80

NON-LEDGER ASSETS.

Rents and interest accrued	$ 175.00	
Market value of real estate over book value	1,000.00	
Balance annual premium on reserve fund policies	11,712.11	
Assessments collected and not turned over to Supreme body	3,692.88	
Total non-ledger assets		$ 16,579.99
Gross assets		$ 74,281.79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 350.00	
Personal or agents' debit balances	883.10	
Total		1,233.10
Total admitted assets		$ 73,048.69

LIABILITIES.

Losses adjusted, due and unpaid	$ 2,000.00	
Losses in process of adjustment or reported	2,000.00	
All other liabilities	48,664.00	
Total liabilities		$ 52,664.00
Balance on hand to protect contracts in addition to the right of assessments		$ 20,384.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	1,587	$ 1,638,500.00
Written during year	324	361,500.00
Total	1,911	$ 2,000,000.00
Terminated during year	229	237,000.00
In force at end of year	1,682	$ 1,763,000.00
Losses and claims unpaid at beginning of year	7	$ 5,633.43
Losses and claims incurred during year	28	27,000.00
Total	35	$ 32,633.34
Losses and claims settled during year	31	$ 28,633.34
Losses and claims unpaid at end of year	4	4,000.00
Assessments collected during year	Not given.	57,462.16

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	282	$ 282,500.00
Written during year	95	95,500.00
Total	377	$ 378,000.00
Terminated during year	44	39,500.00
In force at end of year	333	$ 338,500.00
Losses and claims incurred during year	3	$ 2,500.00
Total	3	$ 2,500.00
Losses and claims settled during year	3	$ 2,500.00
Assessments collected during year	Not given.	9,535.88

MODERN BROTHERHOOD OF AMERICA.

Incorporated March 20, 1897. Commenced Business April 5, 1897.

T. B. HANLEY, President. E. L. BALZ, Secretary.

Home Office, Mason City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 231,241.68

INCOME.

Dues for expenses, per capita tax	$ 154,713.54	
Assessments—		
Mortuary	485,502.16	
Reserve	48,610.65	
Total paid by members	$ 688,826.35	
Interest	11,754.22	
Supplies sold	7,670.08	
Total income		708,250.65
Sum of both amounts		$ 939,492.33

DISBURSEMENTS.

Death claims	$ 416,502.09	
Permanent disability claims	4,188.55	
Temporary disability claims	11,416.00	
Payments returned to applicants or members	1,387.07	
Total paid to applicants or members	$ 433,493.71	
Commissions, fees and salaries to agents for organization	86,584.20	
Salaries of officers	8,283.33	
Salaries and other compensation of office employees	14,913.65	
Advertising and printing	7,535.81	
Postage, express and telegraph	6,119.20	
Legal expenses	3,407.65	
Insurance departments	822.56	
Mileage and per diem, Board of Directors	8,593.72	
Official publication	6,298.25	
Miscellaneous	2,854.39	
All other items	11,698.16	
Total disbursements		590,604.63
Balance		$ 348,887.70

ASSETS.

Mortgage loans on real estate	$ 237,000.00	
Cash deposited in banks	111,887.70	
Total net ledger assets		$ 348,887.70

NON-LEDGER ASSETS.

Interest due and accrued	$ 7,253.57	
Assessments collected and not turned over to Supreme body	71,000.00	
Total non-ledger assets		78,253.57
Total admitted assets		$ 427,141.27

LIABILITIES.

Losses in process of adjustment or reported	$ 54,100.00	
Losses resisted	18,650.00	
Salaries, rents, expenses, taxes, etc.	2,426.33	
Total liabilities		$ 75,176.33
Balance on hand to protect contracts in addition to the right of assessments		$ 351,964.94
Comprised under the following funds—		
Mortuary	$ 72,779.98	
Reserve	259,689.19	
Emergency	2,500.00	
Expense	16,995.97	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	58,325	$ 78,480,000.00
Written during year	21,354	24,718,500.00
Total	79,679	$ 103,198,500.00
Terminated during year	10,419	12,677,500.00
In force at end of year	69,260	$ 90,521,000.00
Losses and claims unpaid at beginning of year	65	$ 52,700.00
Losses and claims incurred during year	387	433,506.64
Total	452	$ 486,206.64
Losses and claims settled during year	382	$ 432,106.64
Losses and claims unpaid at end of year	70	54,100.00
Assessments collected during year	12	485,502.16

Business in North Carolina during the year—None.

THE MODERN PURITANS.

Incorporated June 21, 1901. Commenced Business July 1, 1901.

ABBOTT MORRIS, President. J. A. NEUGEBAUER, Secretary.

Home Office, Cor. Atlantic and Blume Sts., Norfolk, Va.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 33,920.11

INCOME.

Membership fees	$ 4.00	
Assessments—		
Mortuary	105,646.13	
Medical examiners' fees	322.50	
Total paid by members	$ 105,972.63	
Interest	1,380.19	
Bills payable	10,000.00	
Accounts and bills receivable	2,013.64	
From all other sources	158.81	
Total cash income		119,525.27
Sum of both amounts		$ 153,445.38

DISBURSEMENTS.

Death claims	$ 7,528.00	
Permanent disability claims	240.00	
Total paid to applicants or members	$ 7,768.00	
Commissions, fees and salaries to agents for organization	49,578.34	
Salaries of officers	2,040.00	
Salaries and other compensation of office employees	9,507.50	
Medical examiners' and supervisors' fees	1,889.10	
Rent	1,118.95	
Advertising and printing	2,502.02	
Postage, express and telegraph	968.84	
Legal expenses	12.27	
Insurance departments	141.50	
Official publication	916.00	
Accounts and bills payable	12,075.00	
All other items	1,887.87	
Total disbursements		$ 90,405.39
Balance		$ 63,039.99

ASSETS.

Mortgage loans on real estate	$ 40,800.00	
Loans on bonds and stocks or other collateral	10,000.00	
Personal or agents' debit balances	11,639.61	
Bills receivable	7,164.17	
Cash in office	200.00	
Cash deposited in bank	6,437.20	
Office furniture and fixtures	2,010.40	
Premiums in course of collection	731.60	
Total		$ 78,982.98
Deduct ledger liabilities—		
Personal or agents' credit balances	$ 4,942.99	
Borrowed money	11,000.00	
Total		15,942.99
Total net ledger assets		$ 63,039.99

NON-LEDGER ASSETS.

Interest due and accrued	488.50
Gross assets	$ 63,528.49

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	2,010.40
Total admitted assets	$ 61,518.09

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 61,518.09

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	2,030	$ 5,881,000.00
Written during year	1,617	4,785,100.00
Total	3,647	$ 10,666,100.00
Terminated during year	620	1,679,900.00
In force at end of year	3,027	$ 8,986,200.00
Losses and claims incurred during year	5	$ 9,700.00
Total	5	$ 9,700.00

Losses and claims settled during year	25	$ 7,768.00
Assessments collected during year	12	105,646.13

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	459	$ 1,221,900.00
Written during year	318	897,200.00
Total	777	$ 2,119,100.00
Terminated during year	87	238,600.00
In force at end of year	690	$ 1,880,500.00
Losses and claims incurred during year	1	$ 600.00
Total	1	$ 600.00
Losses and claims settled during year	6	$ 1,368.00
Assessments collected during year	12	20,608.30

ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

Incorporated Jan. 16, 1888; Reincorporated October 4, 1890. Commenced Business Jan. 16, 1888.

F. A. SELLS, Chairman Supreme Ex. Com. CHAS. C. DANIEL, Supreme Secretary.

Home Office, Park and Russell Streets, Columbus, Ohio.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 181,434.25

INCOME.

Membership fees	$ 6,508.00	
Dues for expenses, per capita tax, etc.	12,790.45	
Assessments—		
Indemnity	217,128.75	
Indemnity reserve	30,137.50	
General fund	54,108.75	
Widows' and orphans' fund	13,016.00	
Total paid by members	$ 333,689.45	
Interest	6,404.94	
Rent	1,760.40	
From all other sources	5,336.34	
Total income		347,191.13
Sum of both amounts		$ 528,625.38

DISBURSEMENTS.

Death claims	$ 217,749.83	
Widow and orphan claims	14,911.00	
Total paid to applicants or members	$ 232,660.83	
Salaries of officers	7,075.04	
Salaries and other compensation of office employees	11,766.99	

Medical examiners' and supervisors' fees	$ 10,666.00	
Rent, $1,665.00; taxes, $361.54	2,026.54	
Advertising and printing	13,982.12	
Legal expenses	3,651.05	
Insurance departments	1,025.45	
Governing bodies	4,704.20	
Office supplies	9,556.46	
Investigating claims	5,478.79	
All other items	13,288.04	
Total disbursements		$ 315,841.51
Balance		$ 212,783.87

ASSETS.

Mortgage loans on real estate	$ 29,303.06	
Book value of bonds and stocks	32,586.50	
Cash in office	3,038.11	
Cash deposited in banks	147,856.20	
Total net ledger assets		$ 212,783.87

NON-LEDGER ASSETS.

Interest due and accrued	$ 240.36	
Assessments collected and not turned over to Supreme body	31,600.00	
Total non-ledger assets		31,840.36
Gross assets		$ 244,624.23

DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to market value	342.60
Total admitted assets	$ 244,281.63

LIABILITIES.

Losses adjusted, due and unpaid	$ 5,387.50	
Losses resisted	400.00	
Total liabilities		$ 5,787.50
Balance on hand to protect contracts in addition to the right of assessments		$ 238,494.13
Comprised under the following funds—		
Indemnity	$ 39,199.80	
Indemnity reserve	142,455.67	
Widows' and orphans' emergency	19,245.60	
General expense	11,882.80	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	28,994	$ 144,970,000.00
Written during year	6,507	32,535,000.00
Total	35,501	$ 177,505,000.00
Terminated during year	1,973	9,865,000.00
In force at end of year	33,528	$ 167,640,000.00
Losses and claims unpaid at beginning of year	33	$ 8,144.51
Losses and claims incurred during year	1,865	215,392.82
Total	1,898	$ 223,537.33
Losses and claims settled during year	1,897	$ 217,749.83
Losses and claims unpaid at end of year	1	5,787.50
Assessments collected during year	5	301,375.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	15	$ 75,000.00
Written during year	124	620,000.00
Total	139	$ 695,000.00
Terminated during year	7	35,000.00
In force at end of year	132	$ 660,000.00
Losses and claims incurred during year	3	$ 235.70
Total	3	$ 235.70
Losses and claims settled during year	3	$ 235.70
Assessments collected during year	5	596.00

ORDER OF PATRICIANS.

Incorporated October 5, 1896. Commenced Business October 7, 1896.

WILLIAM C. HICKS, President. FRANK H. PLATT, Secretary.

Home Office, 115-117 Sixth Street, Benton Harbor, Mich.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 3,996.51

INCOME.

Membership fees	$ 10,548.78	
Dues for expenses, per capita tax	4.30	
Assessments—		
Mortuary	20,228.51	
Reserve	3,913.41	
Expenses	3,092.75	
Total paid by members	$ 37,787.75	
Interest	128.66	
Supplies	5,688.83	
Total income		43,605.24
Sum of both amounts		$ 47,601.75

DISBURSEMENTS.

Death claims	$ 19,345.27	
Permanent disability claims	900.00	
Temporary disability claims	1,136.43	
Payments returned to applicants or members	40.95	
Total paid to applicants or members	$ 21,422.65	
Commissions, fees and salaries to agents for organization	1,353.67	
Salaries of managers and agents not paid by commission	9,918.75	
Salaries of officers	1,784.85	
Other compensation of officers	345.35	
Salaries and other compensation of office employees	1,483.50	
Medical supervisors' fees	493.25	
Rent	480.00	
Advertising and printing	766.58	
Postage, express and telegraph	726.35	
Legal expenses	141.00	
Insurance departments	198.55	

Governing bodies	$ 398.55	
Official publication	404.66	
Miscellaneous	255.66	
All other items	811.63	
Total disbursements		$ 40,985.00
Balance		$ 6,616.75

ASSETS.

Mortgage loans on real estate	$ 400.00	
Cash in office	199.06	
Cash deposited in banks	6,017.69	
Total net ledger assets		$ 6,616.75

NON-LEDGER ASSETS.

Rents and interest accrued	$ 22.62	
Furniture, fixtures, safe, etc.	1,700.00	
Assessments collected and not turned over to Supreme body	8,148.97	
Total non-ledger assets		9,871.58
Gross assets		$ 16,488.34

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	1,700.00
Total admitted assets	$ 14,788.34

LIABILITIES.

Losses adjusted, due and unpaid	$ 9,300.00	
Losses in process of adjustment or reported	1,300.00	
Total liabilities		$ 10,600.00
Balance on hand to protect contracts in addition to the right of assessments		$ 4,188.34
Comprised under the following funds—		
Mortuary	$ 1,826.32	
Emergency	4,591.37	
Expense	199.06	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	3,179	$ 3,045,850.00
Written during year	1,088	761,650.00
Total	4,267	$ 3,807,500.00
Terminated during year	826	692,950.00
In force at end of year	3,441	$ 3,114,550.00
Losses and claims unpaid at beginning of year	18	$ 6,370.27
Losses and claims incurred during year	23	26,800.00
Total	41	$ 33,170.27
Losses and claims settled during year	24	$ 22,570.27
Losses and claims unpaid at end of year	17	10,600.00
Assessments collected during year	12	43,476.58

No business in North Carolina during the year 1906.

REFORMED JUNIOR KNIGHTS OF GIDEON MUTUAL AID SOCIETY.

Incorporated February 16, 1904. Commenced Business April 1, 1904.

C. D. CROOM, President. C. DILLARD, Secretary.

Home Office, 426 South James Street, Goldsboro, N. C.

BALANCE SHEET.

Amount of net ledger assets, December 31 of previous year		$ 300.00
INCOME.		
Membership fees	$ 900.00	
Dues for expenses, per capita tax, etc.	418.00	
Assessments—		
Mortuary	700.00	
Total paid by members	$ 2,018.00	
Total income		2,018.00
Sum of both amounts		$ 2,318.00
DISBURSEMENTS.		
Death claims	$ 1,230.00	
Total paid to applicants or members	$ 1,230.00	
Commissions, fees and salaries to agents for organization	100.00	
Salaries and other compensation of office employees	60.00	
Medical examiners' fees	150.00	
Advertising and printing	200.00	
Postage, express and telegraph	60.00	
Insurance departments	58.00	
Miscellaneous	60.00	
Total disbursements		1,918.00
Balance		$ 400.00
ASSETS.		
Cash in office	$ 200.00	
Cash deposited in banks	200.00	
Total net ledger assets		$ 400.00
NON-LEDGER ASSETS.		
Furniture, fixtures, etc.	$ 300.00	
Gross assets		700.00
NON-ADMITTED ASSETS.		
Furniture, fixtures and safes, printed matter, etc.		300.00
Total admitted assets		$ 400.00
Balance on hand to protect contracts in addition to the right of assessments		$ 400.00
Comprised under the following funds—		
Mortuary	$ 200.00	
Expense	200.00	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	1,137	$ 113,700.00
Written during year	809	107,705.00
Total	1,946	$ 221,405.00
Terminated during year	179	17,900.00
In force at end of year	1,767	$ 203,505.00
Losses and claims unpaid at beginning of year	5	$ 500.00
Losses and claims incurred during year	15	1,500.00
Total	20	$ 2,000.00
Losses and claims settled during year	15	$ 1,230.00
Losses and claims unpaid at end of year	4	400.00
Assessments collected during year		700.00

RIDGELY PROTECTION ASSOCIATION.

Incorporated May 10, 1894. Commenced Business May 14, 1894.

FRANCIS A. HARRINGTON, President. ALBERT L. PRATT, Secretary.

Home Office, 518 Main Street, Worcester, Mass.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 83,846.30

INCOME.

Membership fees	$ 17,654.00	
Dues for expenses, per capita tax, etc.	78,192.50	
Assessments—		
Mortuary	15,742.50	
Disability	94,399.00	
Total paid by members	$ 205,988.00	
Interest	2,701.89	
Total income		208,689.89
Sum of both amounts		$ 292,536.19

DISBURSEMENTS.

Death claims	$ 12,800.00	
Temporary disability claims	91,703.87	
Total paid to applicants or members	$ 104,503.87	
Commissions, fees and salaries to agents for organization	17,654.00	
Salaries of managers and agents not paid by commission	7,960.73	
Salaries of officers	14,800.00	
Salaries and other compensation of office employees	10,403.25	
Medical supervisors' fees	2,977.79	
Rent, $649.50; taxes, $235.26	884.76	
Advertising and printing	4,513.86	
Postage, express and telegraph	3,605.42	
Legal expenses	7,103.75	

Insurance departments	$ 461.20	
Miscellaneous	1,296.18	
Compensation of local secretaries	8,108.17	
Adjusting claims	11,256.06	
All other items	113.26	
Total disbursements		$ 195,642.40
Balance		$ 96,893.79

ASSETS.

Book value of bonds and stocks	$ 26,213.75	
Cash deposited in banks	70,680.04	
Total net ledger assets		$ 96,893.79

DEDUCT ASSETS NOT ADMITTED.

Excess of assets over liabilities	773.75
Total admitted assets	$ 96,120.04

LIABILITIES.

Losses resisted	$ 35.00	
Total liabilities		$ 35.00
Balance on hand to protect contracts in addition to the right of assessments		$ 96,085.04
Comprised under the following funds—		
Mortuary	$ 10,043.50	
Disability	39,855.72	
Emergency	25,326.74	
Expense	20,859.08	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	16,399	$ 1,660,000.00
Written during year	5,886	588,600.00
Total	22,285	$ 2,248,600.00
Terminated during year	4,856	488,900.00
In force at end of year	17,429	$ 1,759,700.00
Losses and claims unpaid at beginning of year	1	$ 130.00
Losses and claims incurred during year	2,844	104,408.87
Total	2,845	$ 104,538.87
Losses and claims settled during year	2,844	$ 104,503.87
Losses and claims unpaid at end of year	1	35.00
Assessments collected during year—		
Mortuary	4	15,742.50
Disability	4	94,399.00

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	488	$ 48,800.00
Written during year	397	39,700.00
Total	885	$ 88,500.00
Terminated during year	139	13,900.00
In force at end of year	746	$ 74,600.00

Losses and claims incurred during year—		
Mortuary	1	$ 100.00
Disability	155	3,991.55
Total	156	$ 4,091.55
Losses and claims settled during year	156	$ 4,091.55
Assessments collected during year—		
Mortuary	4	480.25
Disability	4	2,881.50

ROYAL ARCANUM.

Incorporated November 5, 1877. Commenced Business June 23, 1877.

HOWARD C. WIGGINS, Supreme Regent. W. O. ROBSON, Supreme Secretary.

Home Office, 407 Shawmut Avenue, Boston, Mass.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 2,716,540.55

INCOME.

Changes of benefit certificates	$ 3,782.50	
Dues for expenses, per capita taxes, etc.	244,457.30	
Assessments—		
Mortuary	8,094,565.97	
Members-at-large, cards, etc.	70.00	
Total paid by members	$ 8,342,875.77	
Interest	79,294.36	
From all other sources	5,598.78	
Total income		8,427,768.91
Sum of both amounts		$ 11,144,309.46

DISBURSEMENTS.

Death claims	$ 8,021,412.84	
Benefit certificate fees returned	16.00	
Total paid to applicants or members	$ 8,021,428.84	
Commissions, fees and salaries to agents for organization, etc.	37,636.40	
Salaries of managers and agents not paid by commission, etc.	33,527.19	
Salaries of officers	34,833.38	
Other compensation of officers, etc.	5,434.18	
Salaries and other compensation of office employees	48,282.18	
Supplies purchased for sale, etc.	452.77	
Taxes	944.00	
Advertising and printing	11,295.05	
Postage, express and telegraph	8,431.65	
Legal expenses	4,499.40	
Insurance departments	501.75	
Supreme Council session	4,842.78	
Official publication	19,921.28	
Miscellaneous	43,382.15	
All other items	29,458.23	
Total disbursements		8,304,871.23
Balance		$ 2,839,438.23

ASSETS.

Book value of real estate	$ 51,170.97	
Book value of bonds and stocks	1,814,455.67	
Cash deposited in banks—		
Widows' and orphans' benefit fund	852,455.82	
General fund	78,026.29	
Emergency fund	36,829.48	
Secretary and Treasurer contingent fund	6,500.00	
Total net ledger assets		$ 2,839,438.23

NON-LEDGER ASSETS.

Interest due and accrued	$ 23,200.22	
Furniture, fixtures, printed matter, etc.	24,173.11	
Assessments paid in advance	19.46	
Assessments collected and not turned over to Supreme body	768,193.30	
Total non-ledger assets		815,586.09
Gross assets		$ 3,655,024.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 20,484.88	
Depreciation of ledger assets to bring same to market value	57,104.87	
Bills receivable unsecured	3,688.23	
Assessments paid in advance	19.46	
Total		81,297.44
Total admitted assets		$ 3,573,726.88

LIABILITIES.

Losses adjusted, due and unpaid—Class A	$ 367,450.00	
Losses in process of adjustment or reported—Classes B and C	630,000.00	
Losses resisted—Class D	19,000.00	
Losses resisted on account of persons not in good standing	20,000.00	
Salaries, rents, expenses, taxes, etc.	3,293.66	
Ledger balances to credit of Councils	499.15	
Total liabilities		$ 1,040,242.81
Balance on hand to protect contracts in addition to the right of assessments		$ 2,533,484.07
Comprised under the following funds—		
Mortuary	$ 584,199.12	
Emergency	1,753,281.38	
Expense	196,003.57	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	305,083	$ 680,848,000.00
Written during year	22,678	54,929,000.00
Total	327,761	$ 735,777,000.00
Terminated during year	73,005	184,859,000.00
In force at end of year	254,756	$ 550,918,000.00
Losses and claims unpaid at beginning of year	357	$ 899,650.00
Losses and claims incurred during year	3,225	8,165,500.00
Total	3,582	$ 9,067,150.00
Losses and claims settled during year	3,173	$ 8,050,700.00
Losses and claims unpaid at end of year	409	1,016,450.00
Assessments collected during year	12	8,094,565.97

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	3,418	$ 7,937,500.00
Written during year	428	893,000.00
Total	3,846	$ 8,830,500.00
Terminated during year	737	1,678,500.00
In force at end of year	3,109	$ 7,152,000.00
Losses and claims unpaid at beginning of year	5	$ 15,000.00
Losses and claims incurred during year	35	95,500.00
Total	40	$ 110,500.00
Losses and claims settled during year	38½	$ 106,000.00
Losses and claims unpaid at end of year	1½	4,500.00
Assessments collected during year	12	97,876.47

ROYAL KNIGHTS OF KING DAVID.

Incorporated September 10, 1883. Commenced Business 1884.

JOHN MERRICK, President. W. G. PEARSON, Secretary.

Home Office, Durham, N. C.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 500.00

INCOME.

Membership fees	$ 300.00	
Assessments—		
Mortuary	1,500.00	
Total paid by members	$ 1,800.00	
Interest	18.00	
From all other sources	482.00	
Total income		2,300.00
Sum of both amounts		$ 2,800.00

DISBURSEMENTS.

Death claims	$ 650.00	
Total paid to applicants or members	$ 650.00	
Commissions, fees and salaries to agents for organization	400.00	
Salaries of managers and agents not paid by commission	50.00	
Salaries of officers	25.00	
Salaries and other compensation of office employees	420.00	
Rent	50.00	
Advertising and printing	358.00	
Postage, express and telegraph	50.00	
Insurance departments	58.00	
Miscellaneous	118.00	
Total disbursements		2,061.00
Balance		$ 721.00

ASSETS.

Loans on bonds and stocks or other collateral	$ 185.00	
Cash deposited in bank	721.00	
Total net ledger assets		$ 906.00

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	350.00
Gross assets	$ 1,256.00

NON-ADMITTED ASSETS.

Furniture, fixtures and safes, printed matter, etc.	350.00
Total admitted assets	$ 906.00

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments	$ 906.00
Comprised under the following funds—	
Mortuary	721.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	1,500	$ 75,000.00
Written during year	1,200	60,000.00
Total	2,700	$ 135,000.00
Terminated during year	400	20,000.00
In force at end of year	2,300	$ 115,000.00
Losses and claims unpaid at beginning of year	2	$ 100.00
Losses and claims incurred during year	11	550.00
Total	13	$ 650.00
Losses and claims settled during year	13	$ 650.00
Assessments collected during year		1,500.00

Business in North Carolina during year 1905—Not given.

SOUTHERN BENEVOLENT ASSOCIATION.

Incorporated September 26, 1905. Commenced Business November 25, 1905.

J. D. ELLIOTT, President. C. M. SHERRILL, Secretary.

Home Office, Hickory, N. C.

BALANCE SHEET.

INCOME.

Membership fees	$ 456.00	
Total paid by members	$ 456.00	
Total income		$ 456.00

DISBURSEMENTS.

Commissions, fees and salaries to agents for organization	$ 228.00	
Total disbursements		228.00
Balance		$ 228.00

ASSETS.

Personal or agents' debit balances	$ 364.50	
Cash deposited in banks	228.00	
Gross assets		$ 592.50
DEDUCT ASSETS NOT ADMITTED.		
Personal or agents' debit balances		364.50
Total admitted assets		$ 228.00

LIABILITIES.

Salaries, rents, expenses, taxes, etc.	$ 125.80	
Total liabilities		$ 125.80
Balance on hand to protect contracts in addition to the right of assessments		$ 103.20
Comprised under the following funds—		
Reserve	$ 136.80	
Expense	91.20	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	257	Not given.
Total	257	Not given.

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD.

Incorporated January 1, 1891. Commenced Business January 1, 1891.

JOSEPH C. ROOT, President. JOHN T. YATES, Secretary.

Home Office, Corner Fifteenth and Howard Streets, Omaha, Nebraska.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 2,342,482.68

INCOME.

Membership fees	$ 76,115.45	
Assessments—		
Mortuary	3,085,962.89	
Reserve	395,636.28	
Expenses	474,763.53	
Total paid by members	$ 4,032,478.15	
Interest	98,451.83	
Rent	14,911.74	
Supplies sold	11,167.39	
From all other sources	24,432.00	
Total income		4,181,441.11
Sum of both amounts		$ 6,523,923.79

DISBURSEMENTS.

Death claims	$ 2,587,044.10	
Monuments	182,345.00	
Old age benefits	3,900.00	
Payments returned to applicants or members	16,187.40	
Total paid to applicants or members	$ 2,789,476.50	
Commissions, fees and salaries to agents for organization	209,871.96	
Accrued interest on matured bonds	18,812.06	
Salaries of officers	16,866.67	
Traveling expenses of officers	2,144.67	
Salaries and other compensation of office employees	71,097.58	
Medical examiners' and supervisors' fees	8,057.85	
Rent, $5,640.00; taxes, $1,055.03	6,695.03	
Advertising and printing	41,174.31	
Postage, express and telegraph	23,559.71	
Legal expenses	19,582.69	
Insurance departments	1,144.33	
Governing bodies	68,062.90	
Official publication	54,208.94	
Miscellaneous	7,575.70	
All other items	64,761.75	
Total disbursements		3,403,092.65
Balance		$ 3,120,831.14

ASSETS.

Book value real estate	$ 100,000.00	
Book value on bonds and stocks	2,678,876.55	
Cash in office	8,789.60	
Cash deposited in banks	337,574.53	
Total		$ 3,124,740.68

Deduct ledger liabilities—		
Personal deputies' credit balances	$ 3,909.54	
Total net ledger assets		$ 3,120,831.14

NON-LEDGER ASSETS.

Interest accrued	$ 17,311.05	
Inventory due from Camps and others	47,939.19	
Assessments collected and not turned over to Supreme body	350,000.00	
Total non-ledger assets		415,250.24
Gross assets		$ 3,536,081.38

DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to market value	$ 6,083.41	
Inventory due from Camps and others	47,939.19	
Total		54,022.60
Total admitted assets		$ 3,482,058.78

LIABILITIES.

Losses adjusted, due and unpaid	$ 6,584.66	
Losses in process of adjustment or reported	303,625.00	
Losses resisted	39,858.00	
Advance assessments	24,375.40	
Unpaid disability claims	24,720.00	
Monuments on liquidated claims payable when monuments erected	99,500.00	
Total liabilities		$ 498,663.06
Balance on hand to protect contracts in addition to the right of assessments		$ 2,983,395.72
Comprised under the following funds—		
Mortuary	$ 7,914.70	
Emergency	2,983,395.72	
Expense	162,415.90	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	237,252	$ 349,752,700.00
Written during year	67,307	81,472,100.00
Total	304,559	$ 431,224,800.00
Terminated during year	29,967	36,627,100.00
In force at end of year	274,592	$ 394,597,700.00
Losses and claims unpaid at beginning of year	256	$ 464,321.37
Losses and claims incurred during year	2,019	3,039,000.00
Total	2,275	$ 3,503,321.37
Losses and claims settled during year	2,005	$ 3,024,453.71
Losses and claims unpaid at end of year	270	478,867.66
Assessments collected during year	12	3,956,362.70

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1005.

	Number.	*Amount.*
In force at beginning of year	2,823	$ 4,136,800.00
Written during year	1,359	1,583,900.00
Total	4,182	$ 5,720,700.00
Terminated during year	454	540,400.00
In force at end of year	3,728	$ 5,180,300.00

Losses and claims unpaid at beginning of year	3	$ 5,100.00
Losses and claims incurred during year	21	25,100.00
Total	24	$ 30,200.00
Losses and claims settled during year	22	$ 27,850.00
Losses and claims unpaid at end of year	2	2,350.00
Assessments collected during year	12	50,155.89

SUPREME RULING FRATERNAL MYSTIC CIRCLE.

Incorporated April 27, 1895. Commenced Business January, 1885.

F. H. DUCKEVITZ, Supreme Mystic Ruler. J. D. MYERS, Supreme Recorder.

Home Office, 1913 Arch Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		$ 139,948.39

INCOME.

Sick and accident benefit fund	$ 1,205.51	
Sick and accident expense fund	401.82	
Extension fund	23,400.70	
Assessments—		
Mortuary	247,373.50	
Expense	55,469.05	
Medical examiners' fees	1,084.50	
Total paid by members	$ 328,935.08	
Interest	4,117.54	
Rent	2,502.00	
Certificate fees	194.50	
Sundries	928.52	
Total income		336,677.64
Sum of both amounts		$ 476,626.03

DISBURSEMENTS.

Death claims	$ 206,826.73	
Permanent disability claims	8,466.66	
Temporary disability claims	749.86	
Payments returned to applicants or members	462.53	
Total paid to applicants or members	$ 216,505.78	
Commissions, fees and salaries to agents for organization	17,600.00	
Salaries of managers and agents not paid by commission	19,619.69	
Salaries of officers	8,717.82	
Other compensation of officers	274.25	
Salaries and other compensation of office employees	5,795.22	
Medical examiners' and supervisors' fees	7,711.50	
Taxes	461.50	
Advertising and printing	2,407.37	
Postage, express, telephone and telegraph	1,845.39	
Legal expenses and investments	967.52	
Insurance departments	396.50	

Governing bodies	$ 3,984.52	
Official publication	3,099.26	
Traveling expenses of officers	1,034.46	
All other items	8,521.82	
Total disbursements		$ 298,942.60
Balance		$ 177,683.43

ASSETS.

Book value of real estate	$ 41,282.85	
Mortgage loans on real estate	77,150.00	
Bills receivable	362.50	
Cash in office	2,367.35	
Cash deposited in banks	56,520.73	
Total net ledger assets		$ 177,683.43

NON-LEDGER ASSETS.

Rents and interest due and accrued	$ 1,523.60	
Market value of real estate over book value	10,217.15	
Unearned premiums on fire insurance	210.60	
Personal balances	8,814.75	
Furniture, fixtures, etc.	5,500.00	
Assessments collected and not turned over to Supreme body	55,000.00	
Total non-ledger assets		81,266.10
Gross assets		$ 258,949.53

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, etc.	$ 5,500.00	
Personal or agents' debit balances	6,685.00	
Excess of assets over liabilities	25,500.00	
Total		37,685.00
Total admitted assets		$ 221,264.53

LIABILITIES.

Losses adjusted, due and unpaid	$ 500.00	
Losses in process of adjustment or reported	24,500.00	
Losses resisted	4,500.00	
Salaries, rents, expenses, taxes, etc.	2,245.93	
Total liabilities		$ 31,745.93
Balance on hand to protect contracts in addition to the right of assessments		$ 189,518.60
Comprised under the following funds—		
Mortuary	$ 174,060.06	
Sick and accident fund	2,146.36	
Expense	1,477.01	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
In force at beginning of year	13,812	$ 18,817,666.67
Written during year	5,260	3,973,750.00
Total	19,072	$ 22,791,416.67
Terminated during year	4,569	3,956,500.00
In force at end of year	14,503	$ 18,834,916.67
Losses and claims unpaid at beginning of year	28	$ 39,500.00
Losses and claims incurred during year	135	199,250.00
Total	163	$ 238,750.00

Losses and claims settled during year	142	$ 209,250.00
Losses and claims unpaid at end of year	21	29,500.00
Assessments collected during year	Not given.	326,243.25

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
In force at beginning of year	301	$ 559,500.00
Written during year	60	53,000.00
Total	361	$ 612,500.00
Terminated during year	18	30,750.00
In force at end of year	343	$ 581,750.00
Losses and claims incurred during year	5	$ 9,000.00
Total	5	$ 9,000.00
Losses and claims settled during year	5	$ 9,000.00
Assessments collected during year	Not given.	9,772.64

UNION CHURCH BENEVOLENT SOCIETY.

Incorporated August 22, 1905. Commenced Business September 2, 1905.

J. J. SCOTT, President. W. W. GORHAM, Secretary.

Home Office, Fraps Building, Davie Street, Raleigh, N. C.

INCOME.

Membership fees	$ 60.00	
Dues for expenses—per capita tax, etc.	3.30	
Total paid by members	$ 63.30	
From all other sources	22.75	
Total cash income		$ 86.05

DISBURSEMENTS.

Temporary disability claims	$ 1.00	
Payments returned to applicants or members	1.75	
Total paid to applicants or members	$ 2.75	
Rent	7.00	
Advertising and printing	75.11	
Postage, express and telegraph	9.55	
Insurance departments	40.00	
Miscellaneous	2.00	
All other items	75.10	
Total disbursements		231.51

ASSETS.

Cash deposited in bank	$ 150.00	
Total admitted assets		$ 150.00

LIABILITIES.

Balance on hand to protect contracts in addition to the right of assessments		$ 150.00
Comprised under the following funds—		
Mortuary	$ 50.00	
Reserve	50.00	
Emergency	25.00	
Expense	25.00	

BUSINESS IN NORTH CAROLINA DURING THE YEAR 1905.

	Number.	*Amount.*
Written during year	72	$ 1,440.00
Total	72	$ 1,440.00

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REPORT

OF THE

STATE SCHOOL

FOR THE

BLIND AND THE DEAF

FROM

DECEMBER 1, 1904, TO DECEMBER 1, 1906.

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1906.

BOARD OF DIRECTORS.

J. T. ROWLAND, J. M. JONES,
R. H. HAYES.

Terms expire March 1, 1907.

W. T. LOVE, J. G. BOYLIN,
C. B. EDWARDS, J. L. McMILLAN.

Terms expire March 1, 1909.

JOSEPH E. POGUE, A. L. McNEILL,
R. B. BOYD, J. H. WALSH.

Terms expire March 1, 1911.

OFFICERS OF THE BOARD.

PRESIDENT:

JOSEPH E. POGUE.

EX OFFICIO SECRETARY:

JOHN E. RAY.

EXECUTIVE COMMITTEE:

C. B. EDWARDS, JOSEPH E. POGUE,
J. T. ROWLAND.

EDUCATIONAL COMMITTEE:

J. L. McMILLAN, R. H. HAYES,
J. G. BOYLIN.

COMMITTEE ON BUILDINGS AND GROUNDS.

C. B. EDWARDS, A. L. McNEILL,
J. H. WALSH.

INDUSTRIAL COMMITTEE:

R. B. BOYD, W. T. LOVE,
J. M. JONES.

OFFICERS OF THE SCHOOL.

PRINCIPAL:
JOHN E. RAY, A. M.

LITERARY DEPARTMENT.

TEACHERS OF THE BLIND:

WILLIAM ROYALL, A. B.,
MARY P. WRIGHT,
MARY E. BROWN,
LAURA F. COSBY,
ELIZABETH S. CROW,
WALTER T. REAVES,
I. C. BLAIR,
NARCISSA J. SIMPSON,
MARY SCHENK,
JONAS M. COSTNER,
W. H. FULLER,
MAUD H. HOOVER.

KINDERGARTNER:
SUSIE RARICK.

TEACHERS OF THE DEAF:

THOMAS H. TILLINGHAST,
SALLIE A. UPPERMAN,
WILLIAM H. CHAMBERS,
DAISY CHRISTIAN,
THOMAS FLOWERS.

MUSICAL DIRECTOR AND TEACHER OF HIGHER MATHEMATICS:
JOHN A. SIMPSON, A. M., D. M.

BANDMASTER:
CADER G. COX.

MUSIC TEACHERS:

MARY CARTER BRINSON,
S. GERTRUDE FISHER,
MARY S. THOMPSON,
ANNIE W. REAVES.

MUSICAL DIRECTOR COLORED DEPARTMENT:
GEORGE D. MEARES.

PHYSICAL CULTURE DEPARTMENT.

TEACHER PHYSICAL CULTURE FOR GIRLS:
ELIZABETH HARLLEE.

TEACHER PHYSICAL CULTURE FOR BOYS:
WILLIAM ROYALL.

DOMESTIC DEPARTMENT.

PHYSICIAN:
HUBERT HAYWOOD, M. D.

PHYSICIAN, COLORED DEPARTMENT:
J. O. PLUMMER, M. D.

OPHTHALMOLOGISTS:
R. H. LEWIS, M. D. KEMP P. BATTLE, JR., M. D.

STEWARD:
N. G. YARBOROUGH.

HOUSEKEEPER:
CARRIE W. COSTNER.

LARGE GIRLS' MATRON:
NINA C. PARKER.

SMALL GIRLS' MATRON:
LUDIE W. MEADOWS.

BOYS' MATRON:
ANNIE E. BILYEU.

GIRLS' SUPERVISOR:
DICEY ANDERSON.

BOYS' SUPERVISOR:
E. A. JOYNER.

SMALL BOYS' SUPERVISOR:
BLANCHE WILLIAMS.

STENOGRAPHER AND TEACHER OF TYPEWRITING:
MATTIE ROBERTSON.

LIBRARIAN:
EVAN McKNIGHT.

SUPERVISOR COLORED DEPARTMENT:
CHARLES N. WILLIAMS.

DEAF GIRLS' MATRON AND HOUSEKEEPER:
LUCY W. DAVIS.

BLIND GIRLS' MATRON COLORED DEPARTMENT.
ELIZA DUNSTON.

BOYS' MATRON COLORED DEPARTMENT:
BETTIE HARRIS.

GIRLS' SUPERVISOR:
MARY OUTLAW.

HANDICRAFT DEPARTMENT.

TEACHING BROOM AND MATTRESS MAKING:
PETER A. WILL.

TEACHER FANCY WORK:
MAY HILL DAVIS.

TEACHER SLOYD:
ANNIE H. NEWTON.

TEACHERS SEWING:
NINA C. PARKER, LUDIE W. MEADOWS,

TEACHER TUNING AND REPAIRING:
THOMAS HUGHES.

CARPENTER:
L. S. ELLISON.

ENGINEER:
MATTHEW G. JONES.

NIGHT-WATCH:
R. M. GRAY.

COLORED SCHOOL.

TEACHERS SEWING:
LUCY M. DAVIS, ELIZA J. DUNSTON.

TEACHER DRESS-MAKING AND FANCY WORK:
BLANCHE W. WILLIAMS.

TEACHER DOMESTIC SCIENCE:
NELLIE A. BURKE.

TEACHER WOOD-WORK AND CARPENTRY:
WILLIAM QUINN.

TEACHER SHOE-MAKING:
SAMUEL S. WATTS.

TEACHER FARMING AND GARDENING:

TEACHER BROOM AND MATTRESS MAKING:
HENRY E. MARSHALL.

ENGINEER:
WILLIAM WILDER.

NIGHT-WATCH:
JAMES SHEPHERD.

PRESIDENT'S REPORT.

To His Excellency, the Governor, ROBERT B. GLENN,
Raleigh, N. C.

Your attention is called to the biennial report of the Principal of the State School for the Blind and the Deaf of this city, herewith submitted, which, I feel sure, you will most carefully and thoroughly analyze and digest. This institution was founded for the equal care and protection of both the white and colored children in our State, and is sustained by legislative appropriation of public funds, and it is, therefore, the peculiar object of watchful solicitude of both the executive and legislative branches of the government. No sorrier phase of human character, whether expressed individually or collectively, has yet been revealed than indifference and levity or stingy parsimony in dealing with the rational needs of the blind, whom God has charged to the mercy of those in full possession of their faculties. But it is happily true that no such indictment has ever been laid at the doors of a North Carolina Legislature, nor will the time ever come, in my opinion, when all true North Carolinians will be other than a unit in their sympathies and patriotic endeavor to fully and graciously compass their needs by intelligent and adequate provision for the protection and education of this class of our stricken fellows, whose lot in life is entirely dependent upon those whose voluntary action must decide their fate.

In this connection I am impelled to dwell with special emphasis upon the long and almost criminal neglect to provide fire-escapes for the two departments of this institution. Nothing short of a kind Providence has operated to avert serious disaster and loss of life in the past. There is not even a makeshift of any description, as a means of escape in the case of fire, at either the white or the colored depart-

ments. The best type of modern fire-escapes seems to be the cylindrical spiral type, such as are manufactured by the Kirker-Bender Company of Louisville, Ky., and now in use by a number of similar institutions. These spiral towers will cost about one thousand ($1,000) dollars each, and our two institutions will require four for proper equipment—two for each department. I believe this to be the most pressing need of the institution, and sincerely hope the four thousand dollars required for this purpose will be allowed. Indeed, I cannot see how there can be any doubt about the appropriation for this item, as nobody can dispute the humanity and practicability of this expenditure.

There is great need at both institutions to relieve the congested conditions. At the Colored Department there are fifty-four pupils occupying, at present, four rooms, the capacity of which (allowing the standard number of cubic feet per person laid down by the authorities for a sleeping apartment) would be about half this number in these four rooms. The same condition exists to some extent in the White Department, but not so bad. This overcrowded condition has recently been strongly condemned by the State Board of Health. The remedies for these conditions are suggested by the Principal in his report, asking $3,500 appropriation for a new roof and the addition of four rooms at the Colored Department, by adding in the front section another story, as the new roof is put up. The appropriation of $5,000 for a new library building on the outside of the main building at the White Department, which, when built, and the books removed from the main building thereto, will afford great relief, as the space occupied now in the main building by the library can be utilized as additional dormitory room, to say nothing of the safety of the raised-print books, etc., for the use of the blind, to the value of, perhaps, $15,000, being placed in a fire-proof building.

Special attention is called to the financial feature of the report by the Principal and by the Steward. You will note

that the statements are full, and as minute as possible in a report of this kind, showing the disbursement of the special appropriation of $15,000 during the last two years, giving the amounts under proper items or heads of expenditure. Perhaps the financial report of the Steward, showing a most gratifying balance on hand December 1, 1906, of $9,049.50, will be interesting as compared with the balance on hand December 1, 1904, of $10.59.

The Board of Directors have held their meetings monthly, with a quorum present always. All the members have been earnest, thoughtful, patriotic, and economical, and have handled the business of the institution with patient care.

The total enrollment has reached the high-water mark for the two years, of 484, which is the largest enrollment of any like period in the history of the School.

The report of the Principal is full and complete, touching all phases of the institution work, and should be carefully read by every member of the General Assembly. The special appropriation made by the last General Assembly, of $15,000, has been judiciously expended, adding greatly to the comfort, equipment, and improvement of general conditions, proving a great boon to the inmates of the institution; and the patriotism of the present General Assembly is confidently relied upon to provide the necessary means for further needed improvements.

I cannot close this report without expressing to you, Governor, the obligations you have placed the Board under by the very active and thoughtful interest you have shown for the success and welfare of this institution. It speaks well for your executive ability and humanity and consideration for the unfortunate inmates of this School. All this has been very helpful to the Board of Directors, as well as the Principal and faculty.

It is due the Principal that I should say a word of high commendation of the energy, faithful and efficient discharge

of his arduous and often perplexing duties. We also have pleasure in commending our new Steward for his careful, painstaking, and economical conduct of the business of his office.

JOS. E. POGUE,
Chairman Board of Directors.

RALEIGH, N. C.

PRINCIPAL'S REPORT.

To the Board of Directors of the State School for the Blind and the Deaf.

GENTLEMEN:—The following statement of attendance will place the past biennial period among the most successful in the history of the School. In fact, the session which closed June 5th had the largest average attendance since the School was established. The work, too, has been very satisfactory in most particulars. It is very encouraging to know that our School is not only the third largest of its kind in the country, but is also recognized as among the most progressive.

The department for the colored race, located about a mile and quarter from the white School, is the largest and best equipped of its kind in the South.

Systematic efforts have been persistently made during the past two years, as formerly, to induce every eligible child in the State to accept the advantages here offered. And yet there are in the hands of the Principal the names of 138 white blind children who are of school age and ought to be here. Allowing for reasonable mistakes, there surely must be at least 100 white blind children who sorely need the advantages of the School, but who have not yet been reached. The children of the colored race are much more easily induced to take advantage of the privileges offered. This is the more readily seen when it is known that the Principal has the names of only 24 colored children, deaf or blind, of school age who are still outside the School. Think of the difference: 138 white blind out of school and only 24 colored deaf and blind!

And what is the remedy? But one seems practicable—a compulsory education law. Shall that be resorted to? If the State would pass a general compulsory education act there would be some hope of reaching these needy ones.

The movement of population during the past biennial period is as follows:

Present December 1, 1904		334
New students admitted during the two years	133	
Former students readmitted	17	
Total increase for the two years		150
Total enrollment for the two years		484
Graduated since last report	7	
Died during two years (two white and one colored)	3	
Suspended for misconduct	9	
Time expired	5	
Relieved by ophthalmologists	22	
Returned home as feeble-minded	6	
Voluntarily remained at home	93	
Total decrease		145
Present December 1, 1906		339

This shows the largest enrollment of any like period in the history of the School. And yet it is far below what it should be. With the names of 138 white blind children already in hand, and new ones frequently added to the list, it would seem that there must be considerably more than 100 white blind children in North Carolina who ought to attend school. And many of these are very likely of the most needy class.

A SCHOOL.

The last General Assembly changed the title of the institution from "The North Carolina Institution for the Education of the Deaf and Dumb and the Blind" to "The State School for the Blind and the Deaf," thus rightly placing the institution among the other educational institutions of the Commonwealth.

METHODS.

The methods used in the School are the same as those formerly used and in operation in a large majority of all the

schools in other States of a similar character. The course of study corresponds with those in vogue in the best high schools of the State, and is more thorough than a good many of them. It is based upon the report of the "Committee of Ten" appointed by the National Government some years ago.

One of our graduates has been admitted into the State University, has completed the full A. B. course there, and has recently graduated from Harvard with the Master's Degree—and he a totally blind man. Another was pursuing his course at Wake Forest College until death claimed him.

SOME RESULTS.

The question is frequently asked: "What can the blind do after being educated?" The answer is easy. It is very true that the blind student is handicapped in his efforts at obtaining an education, and almost as much so in securing work after the education is secured, mostly because of the feeling implied in the question above. Why, the educated blind can do almost anything that normal persons do, except see; and many of them *"see"* far more than their fellows who have two good eyes. The record of this School shows that 85 per cent. of its graduates are making a good, honest, honorable living. The following list of graduates during the past ten years may prove interesting:

Susan E. Burns, making a comfortable living in Columbus County.

S. Gertrude Fisher, music teacher State School for the Blind and the Deaf.

F. Estelle Fleming, with comfortable home in Granville County.

Luna B. Franklin, successful teacher in public schools in Swain County.

Josephine Mainor, successful teacher in public schools of Durham County.

Fannie Rainey, of Cabarrus County, fine singer.

Belle Robinson, graduate of last June, in Forsyth County.

Calphurnia Zachary, very acceptable teacher in public schools in the State of Kansas.

Horace L. Allen, pursuing post-graduate studies State School for the Blind and the Deaf.

Luther T. Baldwin, teacher of Latin, Bethel Hill Institute, pursuing post-graduate studies at Wake Forest College, recently deceased.

Cader G. Cox, bandmaster State School for the Blind and the Deaf.

William Crook, most acceptable teacher public schools of Chatham County.

Julius Dudley, making good living as piano-tuner in Sampson County.

John Danley, successful merchant in West Virginia.

Charles Hewitt, Mary McLean, married and making good living at mattress-making and needlework in Fayetteville, N. C.

Thomas Hughes, teacher piano-tuning and repairing, State School for the Blind and the Deaf.

Noah B. Lee, merchant at Dunn, N. C.

E. A. Joyner, boys' supervisor, State School for the Blind and the Deaf.

Henry E. Marshall, teacher broom and mattress making, State School for the Blind and the Deaf.

James J. Marshall, very acceptable minister of the Gospel, Warren County.

Edward Ray, recent graduate with Master's Degree from Harvard University.

Luther Rushing, most satisfactory teacher in public schools of Union County, post-graduate student State School for the Blind and the Deaf.

The catalogue of former graduates who have made decided success is a long and interesting one. Time and space forbid a complete list, but a few may be named out of the great number. For instance:

Dr. John A. Simpson, musical director and teacher higher mathematics, State School for the Blind and the Deaf; composer, linguist, scholar.

Mrs. Narcissa Simpson, his wife, teacher State School for the Blind and the Deaf, and one of the finest needleworkers in the land.

W. T. Reaves, teacher Colored Department, State School for the Blind and the Deaf.

Mrs. W. T. Reaves, his wife, music teacher State School for the Blind and the Deaf; for years teacher in public schools of Mecklenburg County.

J. M. Costner, teacher Colored Department, State School for the Blind and the Deaf.

George D. Meares, musical director Colored Department, State School for the Blind and the Deaf; composer of note.

Miss Mary Schenk, teacher of history, State School for the Blind and the Deaf.

W. D. Mintz, very successful farmer, Alexander County; for years teacher broom and mattress making, State School for the Blind and the Deaf.

Ralph Fisher, musical director Salemburg Academy, Sampson County; fine musician, and composer of considerable note.

Edward Cole, piano-tuner, and successful financier, Asheville, N. C.

James Cohoon, County Commissioner, member County Board of Education, merchant, farmer, and successful teacher in Pamlico County.

Sidney Heffner, most acceptable teacher and minister in Caldwell County.

David W. Badham, successful piano-tuner and teacher of voice.

Cleveland Meares, musical director, South Carolina School for the Blind; music teacher, composer, and vocal soloist.

Raleigh Floyd, merchant, musician, and piano-tuner, Durham, N. C.

Fannie Floyd, his wife, music teacher and successful housekeeper.

J. B. Watson, broom and mattress maker in Wilmington, deceased.

John Hampton, musician, piano-tuner, and bandmaster, Winston-Salem, N. C.

Hezekiah Martin, teacher public schools in Stanly County.

Edwin G. White, musical director, Anniston (Ala.) Seminary for Young Women.

This list might be lengthened almost indefinitely, but the above will give some idea of the work done by the men and women who have gone out from the School.

IMPROVEMENTS.

The General Assembly of 1905 granted us a special appropriation of $7,500 for 1905 and $7,500 for 1906 for repairs and improvements at the White School, but so worded the law that none of the amount could be used at the Colored Department. This provision has made it possible to make some very necessary improvements at the Department for White Children, as detailed below, but seriously embarrassed the Board in its operations at the colored. Soon after the Legislature adjourned, the boiler inspector condemned the boilers of the heating plant at the colored school, making it necessary to put in new boilers. With the special appropriation so guarded as to make it impossible to use a dollar of it for this purpose, and with the maintenance fund already straitened, no little embarrassment ensued. Advice was sought from the Council of State, and with their approval it was determined to borrow $900 which was left of the proceeds of the sale of the farm three miles west of the city, and

which was set aside for the purchase of other land near the present garden of the Colored School, with which to replace the condemned boilers. It is hoped that the approaching General Assembly will make provision for the return of this amount, so as to justify the purchase of the additional land for the increase of the garden and dairy, so as to enlarge the dairy and help furnish the School with milk, butter, vegetables, etc.

The improvements made have been as follows:

Five well-equipped rooms, with modern sanitary appliances, have been fitted up in the top story of the main building as sick-wards for contagious and infectious diseases. The walls and ceilings of these rooms are finished with soapstone plaster; they have hardwood floors and doors, and modern plumbing—in short, they are well arranged for the purpose for which they were provided. There have also been provided toilet and bathrooms in each wing of the main building convenient to the rooms used for ordinary sickness. These are necessities for which the School has suffered for many years.

The laundry has been enlarged about 30 per cent. and a modern slate roof has been placed upon the whole. There is now great need of a new cement floor in the basement of the old part of the laundry, and complete, new machinery.

Cement floors have been put in the basement rooms of the main building and the auditorium, and in the boiler and coal rooms of the industrial building.

A neat iron fence has been erected around Caswell Square, except the part occupied by the barn and wood-yard, where a high close board fence is used. The old wooden pickets were used for fencing at the Colored School, the work being done by the carpenter and boys at that department.

A covered way has been constructed between the auditorium and the dining and music hall, and a modern slate roof has been placed upon the kitchen.

The additional windows suggested by the State Board of Health for more light and better ventilation in the rear rooms of the main building at the White Department have been provided, and they make a great improvement in their condition and appearance.

A small cold-storage plant, which it is hoped will meet the needs of the School, has been contracted for and is to be erected in January, 1907. This will supply one of the greatest needs from which the School has suffered for years.

The balance of the special appropriation is being used in paving and graveling the walks of the front yard at the White School.

COST OF IMPROVEMENTS.

Paid for additional windows and for sick wards	$ 1,175.00
Paid for improvements to laundry, with enlargement	2,343.00
Paid for covering kitchen (slate roof)	357.45
Paid for cement floors for basement rooms and boiler-house	2,205.53
Paid for two covered ways, work done by School carpenter	452.12
Paid for painting auditorium (woodwork)	264.75
Paid for painting main building (woodwork)	1,024.00
Paid for painting tinwork of boiler-house	74.25
Paid for painting tinwork of main building	138.00
Paid for iron fence	1,199.00
Paid for plumbing in sick-rooms and sick-wards	64.44
Paid for iron railing for auditorium veranda	99.00
Paid for material in other improvements	1,276.92
Contract for refrigerator, now under construction	2,330.00
Contract for paving walks, now under construction	1,406.54
	$15,000.00

LIST OF OFFICERS AND TEACHERS AND THEIR SALARIES.

JOHN E. RAY,		
Principal both schools	without board,	$2,500.00
N. G. YARBOROUGH,		
Steward	with board,	1,110.00
CARRIE W. COSTNER,		
Housekeeper	with board,	420.00
NINA C. PARKER,		
Large girls' matron, and teacher sewing	with board,	350.00
LUDIE W. MEADOWS,		
Small girls' matron, and teacher sewing	with board,	350.00

ANNIE E. BILYEU,
Boys' matron.....with board, $ 350.00
HUBERT HAYWOOD, M. D.,
Physician .....without board, 400.00
LEWIS & BATTLE,
Ophthalmologists .....without board, 250.00
WILLIAM ROYALL,
Principal teacher and boys' physical culture, without board, 1,200.00
I. C. BLAIR,
Literary teacher .....without board, 900.00
MARY P. WRIGHT,
Literary teacher.....with board, 500.00
MARY E. BROWN,
Literary teacher.....with board, 500.00
NARCISSA J. SIMPSON,
Literary teacher.....without board, 400.00
LAURA F. COSBY,
Literary teacher.....without board, 425.00
MARY SCHENK,
Literary teacher.....with board, 300.00
JOHN A. SIMPSON,
Musical director and higher mathematics..without board, 1,000.00
CADER G. COX,
Bandmaster .....with board, 400.00
MARY C. BRINSON,
Music teacher.....with board, 400.00
MARY S. THOMPSON,
Music teacher.....with board, 400.00
GERTRUDE FISHER,
Music teacher.....with board, 250.00
ANNIE W. REAVES,
Music teacher.....without board, 325.00
ELIZABETH HARLLEE,
Girls' physical culture.....with board, 375.00
ELIZABETH S. CROW,
Primary teacher.....without board, 450.00
SUSIE RARICK,
Kindergartner .....with board, 400.00
MAY HILL DAVIS,
Teacher fancy work.....with board, 400.00
ANNIE H. NEWTON,
Teacher sloyd.....with board, 400.00
THOMAS HUGHES,
Teacher tuning and repairing.....with board, 275.00
EVAN MCKNIGHT,
Librarian .....with board, 100.00

L. S. ELLISON,
Carpenter ..... without board, $ 660.00
MATTHEW G. JONES,
Engineer ..... without board, 720.00
BLANCHE WILLIAMS,
Small boys' supervisor ..... with board, 200.00
E. A. JOYNER,
Large boys' supervisor ..... with board, 150.00
DICEY ANDERSON,
Girls' supervisor ..... with board, 100.00
PETER A. WILL,
Teacher broom and mattress making ..... without board, 600.00
R. M. GRAY,
Night watch ..... without board, 420.00
MATTIE ROBERTSON,
Stenographer and teacher typewriting .... without board, 400.00
ANNIE POOL,
Visitors' attendant ..... with board, 20.00

Colored Department.

CHARLES N. WILLIAMS,
Supervisor ..... with board, 720.00
J. O. PLUMMER, M. D.,
Physician ..... without board, 350.00
LUCY M. DAVIS,
Housekeeper, matron and sewing teacher ..... with board, 300.00
ELIZA DUNSTON,
Blind girls' matron and sewing teacher ..... with board, 200.00
BETTIE HARRIS,
Boys' matron ..... with board, 250.00
GEORGE D. MEARES,
Musical director ..... without board, 800.00
T. H. TILLINGHAST,
Teacher of the deaf ..... without board, 500.00
W. H. CHAMBERS,
Teacher of the deaf ..... without board, 500.00
THOMAS FLOWERS,
Teacher of the deaf ..... with board, 375.00
SALLIE A. UPPERMAN,
Oral teacher of the deaf ..... without board, 375.00
DAISY CHRISTIAN,
Oral teacher of the deaf ..... without board, 275.00
JONAS M. COSTNER,
Teacher of the blind ..... with board, 500.00
WALTER T. REAVES,
Teacher of the blind ..... without board, 575.00

W. H. FULLER,
Teacher of the blind.....without board, $ 500.00
MABEL HOOVER,
Teacher of the blind.....without board, 275.00
HENRY E. MARSHALL,
Teacher broom and mattress making.....without board, 350.00
NELLIE A. BURKE,
Teacher domestic science.....with board, 250.00
BLANCHE W. WILLIAMS,
Teacher fancy-work and dressmaking.....with board, 225.00
WILLIAM QUINN,
Teacher woodwork and carpentry.....without board, 450.00
SAMUEL S. WATTS,
Teacher shoemaking and mending.....without board, 300.00
.....
Teacher gardening and dairying.....without board, 250.00
WILLIAM WILDER,
Engineer.....without board, 540.00
JAMES SHEPHERD,
Night watch.....without board, 300.00
MARY OUTLAW,
Girls' supervisor.....with board, 70.00

LIST OF SERVANTS AND THEIR WAGES.

LIZZIE REAVES,
Chief cook.....per month, 16.00
HATTIE WATSON,
Assistant cook.....per month, 12.00
CATHERINE REAVIS,
Baker.....per month, 15.00
BETTIE BERRYMAN,
Dining-room servant.....per month, 8.00
ELLA REAVIS,
Dining-room servant.....per month, 8.00
LUCINDA PAINTER,
Dining-room servant.....per month, 8.00
COLUMBIA GREEN,
Dining-room servant.....per month, 8.00
JANE BIRDSALL,
Chambermaid .....per month, 8.00
OLLIE JONES,
Chambermaid .....per month, 8.00
CANDACE HODGE,
House-sweeper (schoolroom janitor).....per month, 9.00
GRAY GREEN,
Waitman .....per month, 12.00

BETTIE JEFFERSON,
Chambermaid (boys' building).....per month, $ 7.00
AMELIA SANDERS,
Chambermaid (boys' building).....per month, 7.00
BEN. TURNER,
Yard man.....per month, 15.00
MARCUS WILLIAMS,
Hostler .....per month, 15.00
WILLIAM TURNER,
Dairyman .....per month, 20.00
LAURA MILLIKEN,
Laundress (chief).....per month, 12.00
LINA JEFFRIES,
Laundress .....per month, 9.00
ELIZA BRYANT,
Laundress .....per month, 9.00
CELESTIA YOUNG,
Laundress .....per month, 9.00
MILLIE BROWN,
Laundress .....per month, 9.00
NELLIE CHRISTMAS,
Laundress .....per month, 9.00
MATTIE MCDOWELL,
Office girl.....per month, 7.00

Colored Department.

RICHARD RAND,
Boys' monitor.....per month, 10.00
ELLA HOLLOWAY,
Chief cook.....per month, 10.00
STELLA BURGESS,
Assistant cook.....per month, 9.00
JANE YOUNG,
Dining-room servant.....per month, 7.00
WILLIE DUNN,
Chambermaid (girls' building).....per month, 7.00
MARY SMITH,
Chambermaid (boys' building).....per month, 7.00
MARY MAYFIELD,
Chambermaid (boys' building).....per month, 7.00
CARRIE JONES,
Chief laundress.....per month, 10.00
MARY JONES,
Laundress .....per month, 9.00
ESTHER YOUNG,
Laundress .....per month, 9.00
EDNA DAVIS,
Laundress .....per month, 9.00

MARTHA BULLOCK,
Laundress .....per month, $ 9.00
MARY E. WILSON,
Laundress .....per month, 9.00
AULTNEY WILLIAMS,
Seamstress for boys' mending.....per month, 6.00

SOME ADDITIONAL NEEDS.

The condition of the plastering in the old buildings at both schools is such as to require attention. It is cracked and broken in many places and has been patched until it is very unsightly, and is almost constantly falling off. It seems the part of wisdom that the old plastering be removed and replaced by some substantial material like wood-fiber or something of the kind. Steel ceiling should be put in where plastering is now used.

A pipe organ is one of the great needs of the School. If our students had instruction upon the pipe organ, a number of them would become expert organists and could secure employment as such, after leaving school. No other school for the blind upon the continent of anything like the size of this is without a good organ. The School is suffering from the lack of one.

There is need of new and improved laundry machinery at the School. There is but one washer to do all the work, and consequently all rinsing has to be done by hand. The other machinery needs to be replaced with new.

The old roof upon the central and rear wings of the girl's building at the Colored Department has been out of repair for a number of years. There are a great many leaks and rotten places, and the rains are playing havoc with the roof timbers and ceilings. A slate roof should by all means be put in its stead, and then all the buildings of the School will be under slate roofs. This department is so crowded as to demand immediate attention. While the roof is off, it is proposed to run the walls of the front wing up a story higher to provide four additional rooms for girls.

There is no suitable laundry-room at this department and no laundry machinery at all. The washing is all done by hand. This is a very expensive process, and should be remedied. A suitable addition to the industrial building could be erected for about $2,500. The machinery at the White School might possibly be used for a few years, though second-hand goods are seldom worth what they cost.

Our library fund should be raised to at least $100 a year. We cannot keep abreast of the times with a library fund of $50.

The current fund of the School is the same as it was four years ago, while the attendance has enlarged and the cost of living has advanced at least 25 per cent. This has cramped the operations of the School and has considerably embarrassed those of our teachers who live outside the School.

Those who are familiar with the conditions know that it costs more to properly educate the blind than it does any other class of educable children. The work is very largely *individual* in every department. Besides this, a school for the blind maintains three separate schools, or departments—one literary, one industrial, and one musical—all in one. In other words, it requires three sets of teachers, and all experts in their line.

Dr. A. L. E. Crouter, Superintendent of the Pennsylvania Institution for the Deaf, in a recent address before the National Conference of Charities and Corrections, in speaking of the cost of the maintenance of the schools for the deaf, says: "The growth of American schools for deaf children is something to be proud of. Less than one hundred years ago there was but one small school in existence. To-day there are one hundred and thirty, representing an investment of $15,000,000. The total cost of maintaining these schools last year was $3,200,000, and the average per capita cost of tuition and maintenance was $260." And these are deaf children referred to.

Dr. C. F. Fraser, Superintendent of the Halifax (Nova Scotia) School for the Blind, presents in his recent report the following facts as to the cost of educating the blind children of some of the States and Provinces:

	Per Capita.
Halifax, N. S.	$200.00
Berkeley, Cal.	275.00
Janesville, Wis.	299.00
Colorado	300.00
Baltimore, Md.	300.00
Brantford, Ont.	309.00
New York City	310.00
Batavia, N. Y.	342.00
Nebraska City, Neb.	373.00
Philadelphia, Pa.	417.00
Perkins, Boston	422.00

While North Carolina provides barely $180 per capita upon an average.

One of the most pressing needs of the School is fire-escapes. If fire should break out, especially in the girls' building at the Colored Department, it would be next to impossible to get the girls all out alive. The condition of the old main building at the Department for the Whites is not so bad, but at least two fire-escapes should be erected there. Owing to the affliction of the students, the ordinary ladders, or steps, would be of little service. The Kirker-Bender spiral cylindrical escapes are the only ones that would meet the demand. They are more expensive, but they are the best. The four escapes, two for each building, will cost $4,000.

It is still found necessary to ask for funds with which to provide paved walks for the front yard on Caswell Square, as well as for the sidewalks surrounding this and the Colored School. The inside walks are essential to the health of our students.

The library of raised-print books has so grown that there is great need of a fire-proof building in which to keep the books. It has so encroached upon the boys' dormitory as to demand relief. Through the generosity of the National Gov-

ernment the School receives several hundred large volumes free of charge every year.

A much better barn is needed at the White Department, and the dairy barn needs enlarging.

SUMMARY.

For renewing plastering of old buildings	$ 3,000.00
For pipe organ	3,000.00
For laundry machinery at both schools	2,000.00
For laundry-room at Colored School	2,500.00
For new roof at Colored School, with 4 added rooms,	3,500.00
For 4 fire-escapes	4,000.00
For paved walks and sidewalks	2,000.00
For fire-proof library	5,000.00
For refund to land fund	900.00
For barns	750.00
	$26,650.00

INDUSTRIAL FEATURES.

There is great stress laid upon the industrial work of the School. The girls are particularly fond of their fancy-work, and the success attained is next to marvelous. The sewing departments, too, are doing most creditable work. There is need of a regular teacher of technical, practical sewing at the White School.

The colored students are used in the housekeeping work, and also in the kitchen. Besides this, there is maintained a large class in domestic science, which is most beneficial. The boys in the shoe-shop do all the mending for both schools, besides considerable work for the outside. The boys in the carpentry department keep the buildings and fences in good repair. If there were a few pieces of machinery in the shop, very much more effective and extensive work could be done. The colored boys and girls who have gone out from this School are earning a good, honest living: some as shoemakers, some as carpenters, some as painters, some as broom and mattress makers, some as farmers, and several girls as seamstresses, cooks, etc.

AWARDS OF MERIT.

Two years ago reference was made to four gold medals received from the authorities of our State Fair. Each year since an additional one has been won for the largest and best display made by any school: so that we now have seven gold medals—one each for the past seven years. Besides these, each department of the School has received a handsome diploma for its respective exhibit, in addition to a number of first premiums by individuals.

The Colored Department also received a number of first premiums at the Colored State Fair.

A VERY HIGH COMPLIMENT.

The authorities of the Jamestown Exposition have done our State the honor to select this School as the one school for the blind in America to make a living exhibit of the methods of instructing the blind. In other words, they desire to have classes from this School in literary, musical, and handicraft departments at work certain hours of each day. This will entail an expense not to exceed $1,000. Could the State spend $1,000 in any other direction which would more effectively advertise its resources and progress? Of course, an exhibit of the products of the School would also be provided.

The authorities of the "Negro Development and Exposition Company of the United States" have also entered a plea for a similar exhibit from the Colored Department of the School. Congress has appropriated $100,000 to the purposes of this company, and they propose to pay all expenses of the exhibit. The Board of Directors has already voted to grant the request, *provided* the company will pay all expenses, and, *provided further,* that the exhibit shall be made under the supervision of the Principal of the School. To these conditions the authorities have already agreed.

SUGGESTIONS.

It is hoped that the approaching General Assembly will take steps to provide institutions for the feeble-minded and for youthful incorrigibles. Of the former, there are at least 1,000 children who sorely need some school where they may be trained and developed. There is no greater need in our State to-day than this. Without proper training they will not only largely become paupers, but are more than liable to increase in numbers through marriage and otherwise. No one who is not acquainted with the situation can imagine the urgency of this call.

The State seems to be pretty well aroused as to the need of the industrial school, or the institution for the correction and education of youthful incorrigibles. Surely our lawmakers will not allow another session to pass without providing for these.

ACKNOWLEDGMENTS.

The railroads of the State have continued their great liberality and generosity to the students and others connected with the School, granting special rates in their transportation to and from school. This enables a goodly number to attend who otherwise would be debarred. The authorities of the various railroads of the State are entitled to the profound gratitude of all.

The various schools for the deaf in America have favored the School with the periodicals published by them, which constitute a most valuable medium of communication—a courtesy very highly appreciated. Several of our State papers have also been sent us free of cost.

The State officers have been uniformly courteous and considerate and have shown many favors which have placed all under many obligations to them.

And to you, gentlemen of the Board, every one is under peculiar obligations. Your profound interest in every phase of the work, your kindly advice, your unfailing sympathy,

your self-sacrificing labors, have been an inspiration and a stimulus which have lightened many burdens and made many rough places smooth; you have made possible the success which has attended the efforts of Principal, officers, and teachers. You have the most profound gratitude of every one.

The Principal is sincerely grateful to the officers and teachers who have been so faithful, so earnest, so efficient, so loyal, so self-forgetful in the discharge of every duty. These are they to whom the credit and the honor are due.

For detailed statements of the finances, health-record, etc., you are referred to the accompanying documents.

Most respectfully,

JOHN E. RAY,
Principal.

PHYSICIANS' REPORTS.

RALEIGH, December 1, 1906.

To the President and Board of Directors of the North Carolina School for the Blind and the Deaf.

GENTLEMEN:—I have the honor to herewith transmit my report for the last two years—from December 1, 1904, to December 1, 1906.

At the Department for the Whites there has been, since my last biennial report, a great many minor ailments and several severe ones, as well as a number of surgical cases—such as accidents, etc.—which required my services.

Catarrhal troubles, bronchitis and tonsilitis during the sessions of 1904-'05, 1905-'06, and the present term, and stomach and bowel disorders, especially dysentery, during the sessions of 1904-'05 and 1905-'06, were very prevalent.

We have also had: Chicken-pox, several cases in February, 1905; measles, about 38 cases in February and March, 1905; pneumonia, 2 cases—1 each in March, 1905, and May, 1906; appendicitis, 3 cases—1 each in October, 1905; November, 1905, and May, 1906; malaria, several cases in October, 1905, and October and November, 1906; erysipelas, 1 case in December, 1904; obstruction of bowels, 1 case in February, 1905; acute catarrh of stomach, 2 cases—1 each in April, 1905, and January, 1906; typhoid fever, 1 case in November, 1906; profuse hemorrhages from lungs, 1 case in November, 1905; epilepsy, 1 case in November, 1905; tuberculosis, 1 case in November, 1905, and violent convulsions, 1 case in May, 1906.

Two deaths have occurred: J. William Carter died on March 1, 1905, of measles and pneumonia, and Annie Lee on April 5, 1906, of acute meningitis.

The general good health enjoyed by the pupils can, in my opinion, be accounted for in part not only by the careful

supervision exercised over them, the increased dormitory space, and improved sanitary arrangements, but also by their greater physical development due to the gymnasium and physical culture exercises. Anything, therefore, that tends to physical development—especially of the blind—meets my hearty approbation, and I hope you will give all the aid and encouragement in this direction in your power.

The food furnished the pupils is not only ample in quantity, good in quality, and sufficient in variety, but is also well cooked and served.

Respectfully submitted,

HUBERT HAYWOOD, M. D.,

Physician to the Department for the Whites.

RALEIGH, N. C., December 10, 1906.

To the President and Board of Directors of the North Carolina School for the Blind and the Deaf.

GENTLEMEN:—I have the honor to herewith transmit my report for the last fifteen months, from September 1, 1905, to December 1, 1906.

At the Department for the Colored Deaf, Dumb and the Blind during the last fifteen months there have been a great many minor ailments and several severe ones, as well as a few surgical cases, such as accidents, etc., which required my services.

Bronchitis, tonsilitis, gastritis, and catarrhal trouble were very prevalent during the session of 1905-'06. Bronchitis and bowel troubles more prevalent during the middle and ending of the session of 1905-'06. We had during session 1905-'06 one case pulmonary tuberculosis, one case pneumonia with typhoid fever as a complication, one case of typhoid fever, one case pneumonia, four cases of pelvic inflammation, two cases acute bronchitis.

Since the beginning of the session 1906-'07 we have had one case of lobar pneumonia, one case bronchitis, one dislocation of arm at elbow joint, and several bronchial and gastric troubles.

We have not had any deaths.

Thus far we have been able to prevent the spread of any infectious and contagious diseases by using all possible precautions as to the sanitary condition of pupils, buildings, and grounds. We vaccinate all students who need vaccinating at the opening of each session.

I feel that if we had more class-room space (as some of our class-rooms are very much overcrowded with pupils) the general health of the pupils would be very much improved, and it would be more helpful to the teachers, who must sit in their class-rooms so many hours each day.

I would suggest that we have a gymnasium so that the pupils may have some place to get the proper exercise needed to keep their bodies in normal condition. The food furnished the pupils is ample in quantity, good in quality, and well cooked.

Respectfully submitted,

J. O. PLUMMER,

Physician to the Department for the Colored.

REPORT OF OPHTHALMOLOGISTS.

To the President and Board of Directors of the North Carolina School for the Blind and the Deaf.

GENTLEMEN:—We have continued during the past two years the practice begun on the initiation of the present Principal when the institution was first placed under his care—that of making a careful examination of every new pupil in the two departments, white and colored, early in each session. The condition of the eyes is recorded and a decision made as to whether any improvement in vision may be expected from an operation or the prescription of spectacles. As soon as practicable after this the cases calling for either kind of treatment are carefully attended to. In the past two years such useful sight has been obtained for many pupils that they have no longer needed the special methods of instruction obtaining in a school for the blind.

Eight individuals have been operated upon for cataract, some of them in both eyes and some several times. As a result, five of them have now, with the aid of glasses, excellent sight, and the others are improved or still under treatment.

One sightless and greatly disfiguring eye has been enucleated.

One case of crossed eyes has been operated upon.

For two pupils, enlarged and troublesome tonsils have been removed with marked benefit.

We have had the care of one case of an unusual kind. This was the nearly complete absence of any passageway for air through either side of the nose in an almost totally blind white boy, dating back, probably, to his birth. The irritation caused by this condition and the consequent mouth-breathing had hindered his mental and physical development, and for some months had produced an uncontrollable cough that fre-

quently compelled his removal from the class-room. An operation has given him useful breathing space in his nose, improved his general health, and practically put an end to the cough.

In addition to the kind of work mentioned above, we have been frequently called upon to treat pupils, old and new, for various troubles that fall within our specialty of the eye, ear, throat, and nose.

Respectfully submitted,

LEWIS & BATTLE,
Ophthalmologists.

REPORT OF MUSIC DEPARTMENT.

MUSIC DEPARTMENT, STATE SCHOOL FOR THE BLIND.
RALEIGH, N. C., November 27, 1906.

JOHN E. RAY, *Principal.*

SIR:—During the two years' term just closing, the work of this department has been carried on with good results, our exceptionally thorough course of study having been followed as closely as possible.

The pupils have received instruction and training in piano-playing, vocal music, harmony, musical history, and musical acoustics, in musical notations—including both the "point system," peculiar to the blind, and the staff system, used generally by seeing persons—in the equivalent of sight reading, clavier practice, musical pedagogics, and the tuning and repairing of pianos.

In addition to the foregoing, most of the male music students are members of the School Band, in which each student is made familiar not only with his own special instrument, but as far as possible, with all the others. The set of new high-grade instruments, lately ordered, will add greatly to the efficiency of the band, and also to the interest of the members in their important work.

The musical training of our pupils begins in the kindergarten, and is continued through the highest grade—reaching, in some form, almost every student in the School. The great attention given to this subject is justified by the fact that music teaching is the most lucrative employment now open to the blind. To be successful, however, the blind teacher must be more thoroughly trained than his seeing competitors.

The present equipment of this department is highly satisfactory, except in one very important particular, namely, that we have no pipe organ. I have so frequently called attention to the importance of the organ in the musical training

of our pupils that I need only say here that ability to play this instrument is of more value to a blind musician than is the mastery of any other instrument. An organ of adequate size and quality would cost $4,000 or $5,000. To secure the best results, it should be of modern construction, and especially designed to suit the room in which it is to be placed. I shall be glad to make out at any time a scheme of such an instrument, and to give my services in testing its materials, workmanship, and tone quality.

Respectfully submitted,

JOHN A. SIMPSON,
Director of Music.

COLORED DEPARTMENT.

RALEIGH, N. C., December 1, 1906.

MR. JOHN E. RAY, *Principal.*

DEAR SIR:—The progress made by the pupils in the Music Department during the past two years has been gratifying. Good honest work is being done by almost all our pupils, and many of them will be able to earn their living by their music.

We need a good piano and a reed organ very much. We have only four pianos, and two of them are very old and badly worn.

Respectfully submitted,

GEO. D. MEARES,
Musical Director.

STEWARD'S REPORT.

To the Honorable Board of Directors of the North Carolina School for the Blind and the Deaf.

GENTLEMEN:—I have the honor of submitting my report of receipts and expenditures for the School for the Blind and the Deaf for the two years ending November 30, 1906.

1904.		
Dec. 1.	To balance on hand	$ 10.59
	To annual appropriation for the two years	120,000.00
	To special appropriation for the two years	15,000.00
	To annual appropriation library for two years	100.00
	Indigent pupils fund for two years	8,808.15
	Earnings and other receipts for two years	5,812.13
	Receipts from sale of land	1,200.00
		$ 150,930.87
	Vouchers paid for the two years	141,881.28
	Balance on hand December 1, 1906	$ 9,049.59

Operations of the shoe-shop for the two years:

Expenditures	$1,208.17
Receipts to December 1, 1906	1,033.85
Loss	$ 174.32

Operations of broom and mattress shop for two years:

Receipts from sale of brooms	$3,450.12
Outstanding accounts	121.50
Brooms on hand	318.45
	$3,890.07
Expenditures for two years	3,479.22
Profit	$ 410.85

In addition to, and not included in the above, we have on hand the following:

16,000 pounds broom corn, worth	$ 926.76
3,385 pounds shucks, worth	50.78
Broom materials, including handles, wire, twine, nails	182.52
	$1,160.06

Operations of garden for the two years:

Receipts	$4,458.50
Expenditures for cultivating, etc	3,502.88
Profit	$ 955.62

In addition to, and not included in the above, we have on hand:

12 cows, worth	$ 440.00
4 yearlings, worth	20.00
16 hogs, worth	295.00
22 shoats, worth	44.00
1,000 cabbage	30.00
1 acre in turnips	25.00
1 acre in mustard	25.00
1 acre in onions	175.00
	$1,054.00

Respectfully,

N. G. YARBOROUGH,

Steward.

STATEMENT OF TREASURER EX OFFICIO.

RALEIGH, N. C., December 7, 1906.

Board of Directors State School for the Blind and the Deaf.

GENTLEMEN:—On examination of the books in this Department and those of the Steward, it is found that the transactions for the two fiscal years ending November 30, 1906, are as follows:

Balance December 1, 1904		$ 165.97
Receipts fiscal years 1905 and 1906—		
Appropriations for support	$120,000.00	
Appropriation for sick wards, etc	15,000.00	
Appropriation for books	100.00	
Earnings from Steward	5,812.13	
Indigent pupil fund	8,808.15	
Sale of land	1,200.00	
		150,920.28
Total receipts		$151,086.25
Disbursements for the two years		141,149.81
Total balance		$ 9,936.44
Outstanding warrants		886.85
Net balance		$ 9,049.59

The books of the Steward are neatly kept, and the Steward and management of the School are to be congratulated upon the large balance to the credit of the School carried forward for the incoming year.

Respectfully submitted,

B. R. LACY,
Treasurer ex officio.

Examined:
W. F. MOODY,
Chief Clerk.

LIST OF PUPILS

IN ATTENDANCE FROM DECEMBER 1, 1904, TO DECEMBER 1, 1906.

WHITE BLIND GIRLS.

Name.	*Post-office.*	*County.*
Adams, Fidelia	Raleigh	Wake.
Austin, Lela V.	Whitley	Stanly.
Bailey, Sudie	Laurinburg	Scotland.
Batton, Mamie	Selma	Johnston.
Beam, Annie	Gratz	Iredell.
Beasley, Fannie I.	Nelson	Durham.
Beaver, Flossie Frizzell	Bear Creek	Chatham.
Beck, Sadie B.	Lexington	Davidson.
Bennett, Carrie M.	Small	Beaufort.
Bennett, Eupha	Maxton	Robeson.
Branhan, R. Vivian	Raleigh	Wake.
Bryant, Laura M.	Lenoir	Caldwell.
Burchfield, Martha	Magnetic City	Mitchell.
Burton, Dora	High Point	Guilford.
Cockman, Doretta	Greensboro	Guilford.
Crawford, Dorothea	Waynesville	Haywood.
Cromer, Nannie	Germanton, R. F. D. No. 1	Stokes.
Crotts, Julia Belle	Thomasville	Davidson.
Crutchfield, Cynthia	Thomasville	Davidson.
Dennis, Bennie	Carmel	Montgomery.
Dickson, Blanche	Gastonia	Gaston.
Duncan, Florence	Clinton	Sampson.
Duncan, Mary	Whiteville	Columbus.
Dunn, Beatrice	Wadeville	Montgomery.
Edmonds, Ollie May	Homerville	Buncombe.
Eure, Albena J.	Eure	Gates.
Fields, Eva	High Point, R. F. D. No. 3	Guilford.
Fleming, Fannie Estelle	Hester	Granville.
Fogleman, Louetta	Liberty, R. F. D. No. 3	Randolph.
Green, Fannie	Durham, R. F. D. No. 3	Durham.
Griffin, Mamie	Dunn	Harnett.
Gurganus, Mary M.	Hamilton	Martin.
Hamby, Cornelia	Rock Spring	Orange.
Hayworth, Eva Lena	High Point, R. F. D. No. 3	Guilford.
Heavener, Laura	Wadesboro	Anson.

Name.	*Post-office.*	*County.*
Holland, Sarah A.	Autryville	Sampson.
Hussey, Alice E.	Harmony	Iredell.
Hyre, Minnie May.	Winston-Salem	Forsyth.
Jimison, Lura Lee.	Waynesville, R. F. D. No. 2	Haywood.
Jones, Maggie May.	Duke	Harnett.
Jones, Martha A. R.	Beaufort	Carteret.
Keith, Charlotte.	Flat Creek	Buncombe.
Koontz, Guertha.	Linwood	Davidson.
Lee, Annie J.	Richlands	Onslow.
Lee, Sophronia E.	Richlands	Onslow.
Leitner, Nellie S.	Columbus	Georgia.
McCall, Bertha Alice.	Lenoir	Caldwell.
McClure, Laura Ruby.	Shooting Creek	Clay.
McGhee, Julia.	Youngsville	Franklin.
McLean, Florence Pearl.	Lillington	Harnett.
McIntyre, Annie J.	Hope Mills	Cumberland.
McMahan, Mary Luella.	Dillsboro	Jackson.
Moore, Corinna.	Statesville	Iredell.
Murray, Fannie.	Laurinburg	Scotland.
Nealy, Catherine.	Whiteville	Columbus.
Nolen, Inthia Byrd.	Gastonia	Gaston.
Norris, Nora.	Whiteville	Columbus.
Owensby, Irene.	Asheville	Buncombe.
Page, Wanona.	Durham	Durham.
Paschall, Eliza J.	Norlina, R. F. D. No. 1	Warren.
Paschall, Mary L.	Norlina, R. F. D. No. 1	Warren.
Perdue, Katie G.	Louisburg, R. F. D. No. 2	Franklin.
Pence, Myrtle M.	Salisbury	Rowan.
Phillips, Iola.	Peek	Madison.
Phillips, Mary Jane.	Idlewild	Ashe.
Phillips, Suwannie.	Whitehead	Ashe.
Pierce, Annie May.	Asheville	Buncombe.
Pleasants, Margaret.	Aberdeen	Moore.
Plemmons, Georgia.	Luck	Madison.
Pool, Annie.	Oxford, R. F. D. No. 3	Franklin.
Powell, Christine E.	Conetoe	Edgecombe.
Price, Harriet Ann.	Trust	Madison.
Raker, Ada.	Lexington	Davidson.
Robinson, Belle	Winston-Salem	Forsyth.
Royall, Margaret.	Huntley, R. F. D. No. 1	Sampson.
Sanford, Bertie Lee.	Duke	Harnett.
Sauls, Susan.	Goldsboro	Wayne.
Sellers, Mollie	Whiteville	Columbus.
Setzer, Ella Susan R.	Lenoir	Caldwell.
Shields, Eva Frances.	Wilmington	New Hanover.

Name.	*Post-office.*	*County.*
Shoemaker, Katie L.	Statesville, R. F. D. No. 3.	Iredell.
Shoemaker, M. Pearl.	Statesville, R. F. D. No. 3.	Iredell.
Shoemaker, Nettie.	Thomasville	Davidson.
Shulenbarrier, Gertrude.	Enochville	Rowan.
Stein, Rosa Mildred.	Newton	Catawba.
Strickland, Avy Lee.	Huntley, R. F. D. No. 1.	Sampson.
Thacker, Helena.	Greensboro	Guilford.
Thaxton, Annie L.	Clays	Granville.
Thompson, Lina.	Norwood	Stanly.
Tomlinson, Minnie.	Summit	Wilkes.
Trott, Katie R.	Richlands	Onslow.
Truitt, Sarah.	Arapahoe	Pamlico.
Trull, Elizabeth.	Charlotte, R. F. D. No. 6.	Mecklenburg.
Vick, Annie.	Black Creek	Wilson.
Warren, Eva Pearl.	Dunn	Harnett.
Waterfield, Refie.	Knott's Island	Currituck.
Weaver, Minnie.	Kittrell	Vance.
Wellborn, Ora,	Summit, R. F. D. No. 1.	Wilkes.
Wells, Elizabeth.	Cunningham	Person.
West, Valley May.	West's Mill	Macon.
Whaley, Annie S.	Flox	Onslow.
Whaley, Mana T.	Flox	Onslow.
Willis, Elizabeth.	Fitch	Caswell.
Winfree, Mattie.	Neuse	Wake.
Wood, Banie.	Blanche, R. F. D. No. 1.	Caswell.
Woodard, Margaret.	Raleigh	Wake.
Woodard, Valerian.	Raleigh	Wake.
Yates, Lucy Jane.	Rockingham, R. F. D. No. 1.	Richmond.

WHITE BLIND BOYS.

Alexander, Clayton.	Matthews, R. F. D. No. 17.	Mecklenburg.
Allen, Bradley	Waynesville	Haywood.
Allen, Horace L.	Lenoir, R. F. D. No. 4.	Caldwell.
Bell, William.	Mt. Mourne.	Iredell.
Boles, Claudius Lee	Mizpah	Stokes.
Booker, Spurgeon.	Mt. Airy.	Surry.
Bradley, Theodore.	Scotland Neck.	Halifax.
Brady, Luther.	Laurinburg.	Scotland.
Braswell, Jas. Ivan.	Unionville, R. F. D. No. 2.	Union.
Brewer, William H.	Durham	Durham.
Bullman, Ayecal H.	Greensboro	Guilford.
Burnside, Ralph.	Asheville	Buncombe.
Butler, William J.	Clinton, R. F. D. No. 1.	Sampson.
Carter, Alonzo E.	Snow Hill.	Greene.

Name.	*Post-office.*	*County.*
Carter, William J.	Snow Hill	Greene.
Chandler, Dauphin D.	Gale	Ashe.
Cheatham, Roy.	Oxford, R. F. D. No. 3	Granville.
Clark, Wesley Swain.	Manson	Warren.
Crook, William.	Sanford	Moore.
Crowell, Karl.	New London	Stanly.
Davis, John Evans N.	Shelby	Cleveland.
Dever, Cade F.	Bladenboro	Bladen.
Dickens, Buck.	Ringwood	Halifax.
Edwards, Paul	Durham, R. F. D. No. 3	Durham.
Etheridge, Andrew Jackson.	Ahoskie, R. F. D. No. 2	Hertford.
Faires, Hugh Gresham.	Newells	Mecklenburg.
Farmer, James, Jr.	Duke	Harnett.
Fields, F. Edward.	Red Springs	Robeson.
Fields, Henry.	High Point, R. F. D. No. 3	Guilford.
Finke, Robert.	Long Creek	Pender.
Fisher, Norman F.	Parkton	Cumberland.
Frazier, Dennis.	Thomasville	Davidson.
Gentry, George.	White Rock	Madison.
Gentry, Louis.	White Rock	Madison.
Glass, George.	Cedar Falls	Randolph.
Godwin, Herbert.	Goldsboro, R. F. D. No. 7	Wayne.
Gray, Henry J.	Greenville	Pitt.
Green, John, Jr.	Rocky Mount	Nash.
Hall, J. Raymond.	Charlotte	Mecklenburg.
Hamby, William.	Mebane	Orange.
Hammons, Colman.	Winston-Salem	Forsyth.
Hand, Samuel.	Wentworth	Rockingham.
Hardy, Levi Jesse.	Lukens	Beaufort.
Harris, Archie C.	Starsburg	Cumberland.
Harris, James Olar.	Mt. Airy	Surry.
Harris, Leon.	Durham	Durham.
Hays, Asa McKinley.	Hay Meadow	Wilkes.
Hill, Clyde.	Asheville	Buncombe.
Hill, Spurgeon.	Raleigh	Wake.
Holmes, Jefferson.	Rockfish	Cumberland.
Holt, G. Eugene.	Burlington	Alamance.
Huffman, Macon.	Brookford	Catawba.
Hughes, Louis.	Herrell	Mitchell.
Hulin, Chas. Jesse, Jr.	Durham	Durham.
Jackson, Albert Green.	Hallsville	Duplin.
Jackson, Joel Lane.	Hallsville	Duplin.
Johnson, Chester.	Jamestown	Guilford.
Johnson, Robert.	Jamestown	Guilford.
Johnson, William.	Jamestown	Guilford.

Name.	*Post-office.*	*County.*
Jones, Marshall	Rusk	Surry.
Jordan, Joseph Herman	Little River Academy	Cumberland.
Joyner, Edmund A.	Franklinton	Franklin.
Keene, Thomas	Four Oaks	Johnston.
Lamb, Milton A.	Scuppernong	Washington.
Lamb, T. Richard	Scuppernong	Washington.
Lankford, Joseph R.	Homerville	Buncombe.
Lee, Alonzo	Richlands	Onslow.
Lee, John Allen	Goldsboro	Wayne.
Lee, Robert	Mix	Sampson.
Lett, Robert Preston	Laurinburg	Scotland.
Lynam, Sion Milton	Morrisville	Wake.
McCall, Elam B.	Lenoir	Caldwell.
McClure, Samuel A.	Shooting Creek	Clay.
McIntyre, John A., Jr.	Roberdell, R. F. D. No. 2	Richmond.
Martin, Davis C.	Arapahoe	Pamlico.
Mason, William L.	East Wilmington	New Hanover.
Miller, Homer	Trust	Madison.
Mills, Augustus A.	Monroe, R. F. D. No. 3	Union.
Mitchell, James M.	Apex	Wake.
Mobley, George	Williamston, R. F. D. No. 1,	Martin.
Moore, Buford F.	Shelby	Cleveland.
Moseley, Nathan	Raleigh	Wake.
Muselwhite, Farris	Raleigh	Wake.
Nance, Bunyan	Olive Branch, R. F. D. No. 1,	Union.
Newsom, James Davie	Mocksville	Davie.
Newton, Luther E.	Willard	Pender.
Norman, George C.	Tarboro	Edgecombe.
Page, Sterling	Eldorado	Montgomery.
Parham, Thomas	Hamlet	Richmond.
Parker, Wm. Lindley	Holly	Randolph.
Paschall, Albert	Norlina, R. F. D. No. 1	Warren.
Patterson, Gurney A.	Jackson Springs, R. F. D. 2,	Richmond.
Pence, Clyde Crawford	Richfield	Stanly.
Penland, James	Shooting Creek	Clay.
Phillips, John E.	Dunn	Harnett.
Pigford, Frederick	Bland	Sampson.
Pool, George	Youngsville	Franklin.
Rasberry, William	Snow Hill	Greene.
Royall, Fred. C.	Clinton, R. F. D. No. 1	Sampson.
Ruffin, Cordon	Wilson	Wilson.
Rushing, Luther	Unionville, R. F. D. No. 2,	Union.
Sandy, Lee L.	Garner	Wake.
Setzer, Albert	Lenoir	Caldwell.

Name.	*Post-office.*	*County.*
Setzer, William	Lenoir	Caldwell.
Shoemaker, Joe D	Statesville, R. F. D. No. 3	Iredell.
Shore, Sanford M	Winston-Salem	Forsyth.
Slagle, Arnold	Andrews	Cherokee.
Sluder, Roy Talmage	Asheville	Buncombe.
Stanton, Wilson	White Rock	Madison.
Stephenson, Herbert	Smithfield	Johnston.
Swain, Crowell	Charlotte	Mecklenburg.
Tant, Moses	Sutton	Franklin.
Tart, Besse M	Dunn	Harnett.
Thomas, Robert G	Cofield, R. F. D. No. 1	Hertford.
Thomas, W. Russell	Elm City, R. F. D. No. 3	Wilson.
Thomason, W. Ernest	Lexington	Davidson.
Troutman, Clyde S	Eufala, R. F. D. No. 1	Iredell.
Troutman, David	Magnetic City	Mitchell.
Truitt, George	Arapahoe	Pamlico.
Trull, Lee Wilson	Unionville, R. F. D. No. 2	Union.
Vaughan, Louis B	Rehoboth	Northampton.
Vestal, Montgomery	Booneville	Yadkin.
Waterfield, Garland	Knott's Island	Currituck.
Watts, John P	Morganton	Burke.
Weathers, Junius	Shelby, R. F. D. No. 5	Cleveland.
Weeks, George	Bolton	Columbus.
Wells, Luther	Kenly, R. F. D. No. 3	Johnston.
White, Blastus	Shelby, R. F. D. No. 5	Cleveland.
Wilkins, John	Dixon	Onslow.
Williams, Benjamin F	Nashville	Nash.
Williamson, Bernard	Wilmington	New Hanover.
Williamson, Herbert	Raleigh	Wake.
Wilson, William	Oneco	Florida.
Woody, John Gordon	Luck	Madison.

COLORED DEPARTMENT.

DEAF GIRLS.

Name.	*Post-office.*	*County.*
Adams, Eliza	Statesville	Iredell.
Alston, Stearlina	Durham	Durham.
Andrews, Carrie	Charlotte	Mecklenburg.
Austin, Mary	Advance, R. F. D. No. 1	Forsyth.
Blue, Mary Belle	Hope Mills	Cumberland.
Brown, Penny C	Councils	Columbus.
Cephas, Louvena	New Bern	Craven.
Chambers, Mildred C	Statesville	Iredell.
Colvin, Margaret	Wilmington	New Hanover.
Cowan, Iola	Amity	Iredell.
Crawford, Lottie B	Raleigh	Wake.
Dula, Ella	Asheville	Buncombe.
Dula, Maud	Lenoir	Caldwell.
Dunston, Bessie	Raleigh	Wake.
Dunston, Lucy	Raleigh	Wake.
Fisher, Ursula	Blades	Craven.
Frazier, Miriam	Monroe	Union.
Freeman, Peggy	Bolton	Columbus.
Griggs, Florence	Lawndale	Cleveland.
Hawkins, Anna M	Raleigh	Wake.
Hawkins, Elizabeth	Raleigh	Wake.
Hobson, Lena	Asheville	Buncombe.
Holder, Christina E	Raleigh	Wake.
Horne, Lula Jane	Monroe	Union.
Ivey, Willie	Weldon	Halifax.
Johnson, Amanda Jane	Grover	Cleveland.
Johnson, Harriet Jane	Tarboro	Edgecombe.
Leach, Esther	McCullers	Wake.
Long, Viola	Youngsville	Franklin.
Lyon, Harriet Lee	Crèedmoor	Granville.
McCall, Isaac Ora	Amity	Iredell.
McClelland, Laura	Chadbourn	Columbus.
McDade, Una	Durham	Durham.
McDowell, Jane	Asheville	Buncombe.
McLendon, Cornelia	Ansonville	Anson.
Mallory, Lula F	Monroe	Union.
Middleton, Minnie E	Bowden	Duplin.
Minor, Mary	Goldsboro	Wayne.
Mitchell, Maggie Jane	Clinton	Sampson.
Moore, Rowena	Asheville	Buncombe.
Moye, Jane	Kinston	Lenoir.

Name.	*Post-office.*	*County.*
Moye, Sarah	Greenville	Pitt.
Nicholson, Willie	Alston	Warren.
Nobles, Elizabeth	Ayden	Pitt.
Reed, Janie	Quitsna	Bertie.
Rogers, Annie	Williamston	Martin.
Rudd, Vessie Lee	Spring Hope	Nash.
Russell, Alice	Ridgeway	Warren.
Sloan, Ollie	Hoffman	Richmond.
Smith, Elizabeth	Winston-Salem	Forsyth.
Smith, Margaret	Pittsboro	Chatham.
Spencer, Caroline	Trinity	Randolph.
Thompson, Ida	Wilson	Wilson.
Weaver, Goldie	Winton	Hertford.
White, Ivey	Durham	Durham.
Williamson, Rosa Belle	Quick	Caswell.
Young, Cornelia A	Seaboard	Northampton.
Young, Mary Ella	Asheville	Buncombe.

DEAF BOYS.

Alston, Thomas	Jackson	Northampton.
Barrington, Talmage	Gibson	Scotland.
Beckwith, Omega	Selma	Johnston.
Bell, Oscar	Southport	Brunswick.
Bowman, Jesse	Smith Grove	Davie.
Bryant, William Henry	Conoho	Martin.
Burnette, Chas. Morton	Burlington	Alamance.
Burroughs, Hezekiah	Charlotte	Mecklenburg.
Burwell, Alexander	Snowden	Currituck.
Byrd, Luther Pinckney	Garden City	McDowell.
Chatman, Alonzo	Elk Park	Mitchell.
Cobb, Joseph	Goldsboro	Wayne.
Connor, Charles	Lowesville	Lincoln.
Faison, John	Warsaw	Duplin.
Flowers, James	Vineland	Columbus.
Freeman, J. W.	Bolton	Columbus.
Graham, Ashford	Zora	Bladen.
Green, Herman	Asheboro	Randolph.
Harrell, Henry	Conoho	Martin.
Hawes, Eddie	Garland	Sampson.
Hawfield, John	Charlotte	Mecklenburg.
Hawkins, Robert	Raleigh	Wake.
Henry, Edward	Beaufort	Carteret.
Henry, Wade	Asheville	Buncombe.

Name.	*Post-office.*	*County.*
Hill, Clarence	Statesville	Iredell.
Hill, William	Statesville	Iredell.
Holly, Randall	Raleigh	Wake.
Houston, Joseph	Charlotte	Mecklenburg.
Humphrey, Joseph H.	Greenville	Pitt.
Hunter, Jack	Burlington	Alamance.
Jacobs, John W	Rico	Columbus.
James, James Henry	Maple Hill	Pender.
Johnson, Beverly M.	Shelby	Cleveland.
Jones, Arthur	Lawrence	Edgecombe.
Jones, Haywood J.	Raleigh	Wake.
Jones, Malachi	Clayton	Johnston.
Jones, Willie	Whitford	Jones.
Kea, Charles D.	Princeville	Edgecombe.
King, Nathaniel	East Arcadia	Columbus.
Lee, Addison	Wilson's Mills	Johnston.
Lee, Peter	Greensboro	Guilford.
Lewis, Clark	Tarboro	Edgecombe.
McKay, William	John Station	Scotland.
McLendon, Charles B.	Ansonville	Anson.
Malone, William	Granite Quarry	Rowan.
Martin, Chas. Thomas	Carthage, R. F. D. No. 2	Moore.
Massey, Claud	Waxhaw	Union.
Minor, Luther	Chapel Hill	Orange.
Moore, Charles B.	Stem	Granville.
Moye, Otey	Kinston	Lenoir.
Neeley, Marshall	Gastonia	Gaston.
Newby, Paul	Elizabeth City	Pasquotank.
Pigford, W. Stacy	Warsaw	Duplin.
Price, Walter	Archdale	Guilford.
Quick, David	Fayetteville	Cumberland.
Quick, Jasper	Fayetteville	Cumberland.
Sanders, John H.	Dover	Craven.
Smith, James	Cumnock	Chatham.
Snipes, Anderson	Roxboro	Person.
Stokes, Henry	Teacheys	Duplin.
Streeter, Chester	Rockingham	Richmond.
Sykes, Thomas	Jackson	Northampton.
Taylor, Rowland	Madison	Rockingham.
Thompson, James	Grady	Robeson.
Thompson, Samuel	Kenly	Wilson.
Turner, Dorsey	Princeville	Edgecombe.
Waddell, Frederick	Elmwood	Iredell.
Walker, Thomas	Edenton	Chowan.
Wallace, Henry C.	Strieby	Randolph.
Wiggs, George C.	Pikeville	Wayne.
Williams, Benjamin	Kings Mountain	Cleveland.

BLIND GIRLS.

Name.	*Post-office.*	*County.*
Alexander, Beulah	Greensboro	Guilford.
Alston, Bertha	Durham	Durham.
Bitting, Caroline	Winston-Salem	Forsyth.
Boon, Mary A	Burlington	Alamance.
Bright Niroana	Matthews	Mecklenburg.
Bostick, Willie	Charlotte	Mecklenburg.
Brooks, Elizabeth	Woodsdale	Person.
Brown, Laura	Thomasville	Davidson.
Brown, Zula	Greensboro	Guilford.
Burnette, Burdelia	Dover	Craven.
Campbell, Addie	Lawrence	Edgecombe.
Chambers, Harriet	West Raleigh	Wake.
Cohen, Eva	Greensboro	Guilford.
Cuthbertson, Dora	Unionville	Union.
Davis, Maggie	Hamlet	Richmond.
Deloatch, Margaret	Creeksville	Northampton.
Faulcon, Jennie Mary	Airlie	Halifax.
Friday, Lelia	Dallas	Gaston.
Gilchrist, Nellie E	Greensboro	Guilford.
Gillespie, Sarah	Red Springs	Robeson.
Hammons, Rosa Lee	Lumberton	Robeson.
Harrington, Eulalia	Hamlet	Richmond.
Haywood, Alma	Durham	Durham.
Hendricks, Mary	Drew	Bertie.
Hill, Anna	Winston-Salem	Forsyth.
Hoke, Grace	Lincolnton	Lincoln.
Holmes, Elma	Clinton	Sampson.
Horton, Nora	Clayton	Johnston.
Huston, Cornelia	Sherrill's Ford	Catawba.
Johnson, Nora	Guilford College	Guilford.
Lindsay, Bertie Lee	Franklinville	Randolph.
Lockhart, Mana	Garysburg	Northampton.
McClelland, Mamie	Statesville	Iredell.
Mackey, Laura	Washington	Beaufort.
McLean, Mary	Hope Mills	Cumberland.
Marrow, Almeta	Gillburg	Vance.
Mauney, Sallie	Fallston	Cleveland.
Mendenhall, Kate	Greensboro	Guilford.
Mendenhall, Pearl	Greensboro	Guilford.
Morehead, Esther	Pomona	Guilford.
Norwood, Gertrude	Bynum	Chatham.
Norwood, Lettie A	Durham	Durham.

Name.	*Post-office.*	*County.*
Oliver, Bettie	Burlington	Alamance.
Oliver, Henrietta	Burlington	Alamance.
Patterson, Lillie	Durham	Durham.
Patterson, Mamie	Greensboro	Guilford.
Payne, Sylvia	Greensboro	Guilford.
Perry, Lucile O. E	Weldon	Halifax.
Phifer, Ida May	Charlotte	Mecklenburg.
Ragland, Lula	Scotland Neck	Halifax.
Read, Susie	Norlina, R. F. D. No. 1	Warren.
Roberts, Mary	Lumberton	Robeson.
Ross, Bessie	Lawndale, R. F. D. No. 2	Cleveland.
Rowland, Mary	Monroe	Union.
Smith, Laura	Smithfield	Johnston.
Smith, Lina Belle	Fayetteville	Cumberland.
Smith, Mary Lou	Scotland Neck	Halifax.
Smith, Mary Susan	Garland	Sampson.
Somerville, Harriet	Henderson	Vance.
Steele, Odessa	Rockingham	Richmond.
Sturdivant, Lovie M	Charlotte	Mecklenburg.
Swift, Beatrice	Greensboro	Guilford.
Turner, Trumilla	Selma	Johnston.
Vick, Elizabeth M	Battleboro, R. F. D. No. 2	Nash.
Walden, Deborah	Rich Square	Northampton.
Washington, Trumilla	Raleigh	Wake.
West, Harriet	Vineland	Columbus.
Williams, Louisa	Monroe	Union.
Williams, View S	Monroe, R. F. D. No. 5	Union.
Wilson, Arline	Greensboro	Guilford.
Yancey, Maud	Roxboro	Person.

BLIND BOYS.

Baker, Robert	Jerusalem	Davie.
Barge, James H	Fayetteville	Cumberland.
Bazemore, William	Windsor	Bertie.
Bell, John Curtis	Clayton	Johnston.
Clay, Benjamin	Roxboro, R. F. D. No. 2	Person.
Cooke, Jerry Lee	Wake Forest	Wake.
Cotten, Andrew	Bynum	Chatham.
Cotten, Floyd	Durham	Durham.
Crockett, LeRoy	Charlotte	Mecklenburg.
Cutler, Abraham	Plymouth	Washington.
Derr, Rodney	Machpelah	Lincoln.
Ellis, Eugene	Greensboro	Guilford.

Name.	*Post-office.*	*County.*
Fleming, Boyden O	Mooresville	Iredell.
Froneberger, Claud T	Bessemer City	Gaston.
Froneberger, Fred E	Bessemer City	Gaston.
Galloway, Lovelace	Reidsville, R. F. D. No. 2	Rockingham.
Gary, John Thomas	Newsoms, Va	Northampton.
Hall, Robert	Winfall	Perquimans.
Hance, Henry C	Scotland Neck	Halifax.
Harris, Clarence L	Winton	Hertford.
Hight, Julian M	Scotland Neck	Halifax.
Hood, Cornell Alex	Greensboro	Guilford.
Hoskins, Joseph P	Whitford	Jones.
Hull, J. Oscar	Stanly	Gaston.
Johnson, Dockery F	Trinity	Randolph.
King, William	Hendersonville	Henderson.
Lesane, Lewis	Chadbourn	Columbus.
McKay, Isaac	Norval	Harnett.
Marrow, Daniel, Jr	Gillburg	Vance.
Miller, John T	Hallsboro	Columbus.
Parks, George	Glass	Cabarrus.
Perry, Thomas	Franklinton	Franklin.
Ross, Charles L	Fallston	Cleveland.
Simms, William	Durham	Durham.
Slade, Walter	Charlotte	Mecklenburg.
Sneed, George W	Selma	Johnston.
Stroud, Walter	Chapel Hill	Orange.
Taylor, Lorenzo	Winston-Salem	Forsyth.
Turner, Alex. L	Scotland Neck	Halifax.
Whitt, William	Basin	Rockingham.
Yarborough, William	Franklinton	Franklin.

LIST OF STUDENTS, BY COUNTIES.

County.	*White Students.*	*Colored Students.*	*Total.*
Alamance	1	5	6
Alexander	0	0	0
Alleghany	1	0	1
Anson	0	2	2
Ashe	2	0	2
Beaufort	2	1	3
Bertie	0	3	3
Bladen	1	1	2
Brunswick	0	1	1
Buncombe	8	6	14
Burke	1	0	1
Cabarrus	0	1	1
Caldwell	7	1	8
Camden	0	0	0
Carteret	1	1	2
Caswell	2	1	3
Catawba	2	1	3
Chatham	1	4	5
Cherokee	1	0	1
Chowan	0	1	1
Clay	3	0	3
Cleveland	4	7	11
Columbus	5	10	15
Craven	0	4	4
Cumberland	6	6	12
Currituck	2	1	3
Dare	0	0	0
Davidson	8	1	9
Davie	1	2	3
Duplin	2	4	6
Durham	7	9	16
Edgecombe	2	6	8
Forsyth	4	5	9
Franklin	6	3	9
Gaston	2	5	7
Gates	1	0	1
Graham	0	0	0
Granville	3	2	5
Greene	3	0	3
Guilford	9	16	25

County.	*White Students.*	*Colored Students.*	*Total.*
Halifax	2	8	10
Harnett	8	1	9
Haywood	3	0	3
Henderson	0	1	1
Hertford	2	2	4
Hyde	0	0	0
Iredell	8	8	16
Jackson	1	0	1
Johnston	4	8	12
Jones	0	2	2
Lenoir	0	2	2
Lincoln	0	3	3
McDowell	0	1	1
Macon	1	0	1
Madison	8	0	8
Martin	2	2	4
Mecklenburg	5	10	15
Mitchell	3	1	4
Montgomery	4	0	4
Moore	2	1	3
Nash	2	2	4
New Hanover	3	1	4
Northampton	1	7	8
Onslow	7	0	7
Orange	2	2	4
Pamlico	3	0	3
Pasquotank	0	1	1
Pender	2	1	3
Perquimans	0	1	1
Person	1	4	5
Pitt	1	3	4
Polk	0	0	0
Randolph	3	5	8
Richmond	4	5	9
Robeson	2	4	6
Rockingham	2	3	5
Rowan	2	1	3
Rutherford	0	0	0
Sampson	8	4	12
Scotland	4	2	6
Stanly	5	0	5
Stokes	2	0	2
Surry	3	0	3
Swain	0	0	0
Transylvania	0	0	0

County.	*White Students.*	*Colored Students.*	*Total.*
Tyrrell	0	0	0
Union	5	8	13
Vance	1	3	4
Wake	11	14	25
Warren	4	3	7
Washington	2	1	3
Watauga	0	0	0
Wayne	3	3	6
Wilkes	3	0	3
Wilson	3	2	5
Yadkin	0	1	1
Yancey	0	0	0
Florida	1	0	1
Georgia	1	0	1
	243	241	484

WHITE BLIND GIRLS.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Adams, F.	1896	N. C.	4 days	cold	no	no	no
Austin, L.	1891	do			no	no	no
Bailey, S.	1896	do	8 years	measles	no	no	no
Batton, M.	1890	do	1 week	inflam.	no	mother	1st cous.
Beam, A.	1895	do			yes	no	no
Beasley, F.	1892	do			no	brother	no
Beaver, F.	1899	do	con.	con.	no	no	no
Beck, S.	1888	do	few days	inflam.	yes	no	unkn'wn
Bennett, C.	1887	do	at birth		no	no	double 1st cous.
Bennett, E.	1889	S. C.	13 years		no	no	no
Branhan, V.	1898	N. C.	1 week	inflam.	no	no	no
Bryant, L.	1893	do	at birth		no	no	no
Burchfield, M.	1891	do	12 years	measles	no	no	no
Burton, D.	1889	do			no	no	no
Cockman, D.	1880	do	con.		no	no	no
Crawford, D.	1880	do	20 years	scrofula and cataract	no	no	3d cous.
Cromer, N.	1889	do	con.	con.	no	no	no
Crotts, J.	1893	Va.	10 years	measles and wh'p-cough	no	yes	no
Crutchfield, C.	1888	N. C.			no		
Dennis, B.	1888	do	con.	con.	no	no	no
Dickson, B.	1890	do	con.	albino	no	no	2d cous.
Duncan, F.	1882	do	4 months	fever	no	no	no
Duncan, M.	1871	do	24 years	neuralgia	no	no	no
Dunn, B.							
Edmonds, O.	1890	do	10 years	accident	no	no	no
Eure, A.	1887	do			no	no	cousins.
Eury, O.	1892	do	been affic'td 5 years	sore eyes	no	no	no
Fields, E.	1894	do	7 years		no	yes	no
Fleming, F.	1883	do	con.		no	no	no
Fogleman, L.	1895	do	8 years	brain disease	yes	no	no
Godwin, H.	1887	do	con.		no	no	no
Goldsmith, N.	1888	do	con.		no	no	no
Green, F.	1893	do			no	no	no
Griffin, M.	1893	do	6 years	malarial fever	no	no	no
Gurganus, M.	1891	do	at birth		no	no	no

WHITE BLIND GIRLS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Hamby, C.	1883	N. C.	2 years		yes	brother	yes
Hayworth, E.	1892	do	at birth		no	no	dist.
Heavener, L.	1887	do	2 months	chol. infantum	no	no	no
Holland, S.	1895	do	con.		no	no	3d cous.
Hussey, A.	1879	do	con.		no	no	no
Hyre, M.	1883	do	5 years	diphtheria	no	no	no
Jimison, L.	1889	do	7 years	accident	no	yes	no
Jones, M.	1895	do	3 days	inflam.	yes	no	no
Jones, Maggie	1896	do	1 year	meningitis	no	no	no
Keith, K.	1891	do	1 year	sore eyes	no	yes	no
Koontz, G.	1885	do	3 months	fever	no	no	no
Lee, A.	1885	do	unknown	unknown	no	brother	2d cous.
Lee, S.	1900	do	at birth		no	yes	2d cous.
Leitner, N.	1861	La.	6 years	cataract	no	no	no
McCall, B.	1891	N. C.			no	yes	no
McClure, L.	1893	do	unknown		no	no	yes
McGhee, T.	1876	do	con.		no	no	no
McMahan, M.	1893	do	15 months	inflam.	no	no	1st cous.
McIntyre, A.	1886	do	15 years	granular lids	no	yes	no
McLean, F.	1894	do	7 years	accident	no	no	no
McMahan, L.	1893	do	15 months	sore eyes	no	no	1st cous.
Moore, C.	1883	do	2 years	erysipelas	no	no	no
Murray, F.	1892	do	4 years		no	no	no
Nealy, C.	1893	do			no	no	no
Nolen, I.					yes		
Norris, N.	1887	do	3 weeks	oph. nerve	yes	no	no
Owensby, I.	1886	do	5 years	whooping-cough	no		
Page, W.	1897	do	at birth		no	yes	no
Parham, I.	1887	do	6 years		no	no	no
Parker, J.	1892	do	5 years	measles	no	no	no
Paschal, E.	1887	do	con.		no	yes	no
Paschal, M.	1885	do	at birth		no	yes	no
Perdue, K.	1889	do			no	no	no
Pence, M.	1898	do	3 months	sore eyes	yes	no	no
Phillips, I.	1887	do			no	yes	no

WHITE BLIND GIRLS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Phillips, M.	1884	N. C.			no	no	no
Phillips, S.		do			no		
Pierce, A.	1881	do	2 years	measles	no	no	
Pleasants, M.	1881	do	8 years	accident	no	yes, 4	
Plemmons, G.	1889	do	5 years		no	yes	no
Pool, A.	1880	do	8 years	accident	no	yes, 4	no
Powell, C.	1899	do	4 years	whooping cough	yes	no	yes
Price, H.	1898	do	4 years	not known	no	yes	no
Raker, A.	1883	do	4 months	scrofula	no	no	no
Robinson, B.	1882	do	con.		yes	no	no
Royall, M.	1893	do			yes	yes	cousins
Royall, O.	1886	do	con.		yes	yes	no
Sanford, B.	1893	do	at birth		yes	no	no
Sauls, S.	1872	do	2 months		yes	no	no
Sellers, M.	1887	do			no	yes	1st cous.
Setzer, E.	1891	do	at birth		no	no	1st cous.
Shields, F.	1889	Ohio	at birth		no	no	no
Shoemaker, K.	1886	N. C.	3 years	unknown	no	yes	no
Shoemaker, P.	1884	do	3 years	unknown	no	yes	no
Shoemaker, N.	1889	do	5 months	catarrh of head	no	no	no
Shulenbarrier, G.	1897	do	3 months	sore eyes	yes	no	no
Stein, R.	1893	do	9 years	nervousness	no	no	no
Strickland, A.	1894	do	3 years	measles	no	no	no
Thacker, H.	1899	Va.	con.	con.	no	yes	4th cous.
Thompson, L.		N. C.		con.	yes	no	no
Thaxton, A.	1891	do	con.	con.	no	no	no
Tomlinson, M.	1882	do	10 years	pneumonia	yes	no	cousins
Trott, K.	1886	do			no	yes	no
Truitt, S.	1886	do		inherited	no	yes	no
Trull, E.	1895	do			yes	yes	no
Vick, A.	1889	do	10 years	spinal disease	yes	no	no
Warren, E.	1895	do	infancy		no	no	no
Waterfield, R.	1896	do			yes	yes	no
Weaver, M.	1880	do	10 years		yes	yes	distant
Wellborn, O.	1888	do	8 years	accident	yes	no	no

WHITE BLIND GIRLS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Wells, E.	1879	N. C.	con.	con.	no	brother and sister	yes
West, V.	1888	do	1 month	cold	no	no	no
Whaley, A.	1885	do	5 years	fever	no	yes	no
Whaley, M.	1888	do	infancy		no	yes	no
Willis, E.	1882	do	con.	con.	no	no	1st cous.
Winfree, M.	1891	do	1 year		yes	no	no
Wood, B.	1894	do			no	no	no
Woodard, M.	1886	do	con.		no	no	no
Woodard, V.	1885	do	7 years	scrofula	no	yes	no
Wright, H.	1890	do	con.		no	yes	no
Wright, C.	1893	do			no		
Yates, L.	1897	do	9 months	eczema	no	no	no

WHITE BLIND BOYS.

Alexander, C.	1888	N. C.	2½ years		yes	1 partly	no
Allen, B.	1887	do	con.	con.	yes	1 brother	no
Allen, H.	1880	do	con.	con.	yes	yes	2d cous.
Bell, W.	1882	do	6 years	meningitis	yes	no	no
Boles, C.	1895	do	at birth		no	yes	3d cous.
Booker, S.	1879	do	22 years	sore eyes	no	no	cousins
Bradley, T.	1888	do	6 years		yes	grandmother	no
Brady, L.	1893	do	7 years	whooping-cough	no	yes	no
Braswell, J.	1884	do		measles	no	no	no
Brewer, W.	1895	do	3 years		no	no	no
Bullman, A.	1896	do		brain undevel.	no	no	no
Burnsides, R.	1893	do	at birth		no	no	no
Butler, W.	1890	do	con.	con.	no	sister	no
Carter, A.	1894	do	con.	con.	no	1 brother	1st cous.
Carter, W.	1891	do	con.	con.	no	1 brother	1st cous.
Chandler, D.	1883	do	7 years	meningitis	yes	no	no
Cheatham, R.	1890	do		spasms	no	no	no
Clark, W.	1889	do	1 day	sore eyes	no	no	no
Crook, W.	1885	do	con.	con.	no	1st cousin	no
Crowell, K.	1889	do	con.	con.	no	one	no

WHITE BLIND BOYS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Dever, C.	1895	N. C.	1 month	sore eyes	no	no	2d cous.
Dickens, B.	1887	do	----------	albino	no	no	----------
Edwards, P.	1893	do	con.	con.	yes	no	no
Etheridge, A.	1891	do	13 years	unknown	no	no	no
Faires, H.	1898	do	4 years	la grippe	yes	no	no
Farmer, J.	1889	do	3 months	tumor	no	no	no
Fields, E.	1873	do	2 weeks	jaundice	yes	no	no
Fields, H.	1898	do	5 years	----------	no	yes	no
Finke, R.	1892	do	3½ years	cataract	no	no	no
Fisher, N.	1887	do	----------	----------	no	no	no
Frazier, D.	1892	do	con.	con.	no	father has weak eyes	----------
Gentry, G.	1889	do	6 months	----------	no	yes	yes
Gentry, L.	1897	do	con.	con.	no	yes	yes
Glass, G.	1890	do	2 years	whooping-cough	yes	no	no
Godwin, H.	1890	do	----------	----------	no	no	2d cous.
Gray, H.	1891	do	10 years	accident	yes	yes	no
Green, J.	1889	do	2 years	teething	no	no	no
Hall, J.	------	do	con.	con.	no	yes	no
Hamby, W.	1890	Tenn.	con.	con.	yes	1 sister	yes
Hammons, C.	1889	N. C.	1 year	----------	yes	no	yes
Hand, S.	1891	do	2 years	accident	no	father totally	no
Hardy, L.	------	do	----------	----------	------	----------	----------
Harris, A.	1885	do	----------	----------	no	no	no
Harris, J.	1893	do	2 weeks	cold in eyes	no	no	no
Harris, L.	1888	do	con.	con.	yes	sister	no
Hays, M.	1896	do	5 years	----------	yes	no	no
Hill, C.	1888	do	con.	con.	no	yes	no
Hill, S.	1896	do	2 weeks	inflam.	yes	no	no
Holmes, J.	1888	do	con.	con.	no	no	no
Holt, E.	1889	do	----------	----------	no	yes	no
Huffman, M.	1886	do	2 weeks	sore eyes	yes	no	no
Hughes, L.	1889	do	7 years	accident	no	no	cousins
Hulin, C.	1896	do	9 years	unknown	no	no	no
Jackson, A.	1895	do	con.	con.	yes	yes	cousins
Jackson, J.	1888	do	con.	con.	yes	1 brother	no

WHITE BLIND BOYS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Johnson, C.	1886	N. C.	con.	con.	yes	2 brothers	no
Johnson, R.	1888	do	con.	con.	yes	2 brothers	no
Johnson, W.	1896	do	con.	con.	yes	2 brothers	no
Jones, M.	1892	do	----------	----------	yes	no	cousins
Jordan, H.	1889	do	con.	con.	no	yes	no
Joyner, E.	1878	do	----------	----------	no	no	no
Keene, T.	1884	do	con.	con.	no	no	no
Lamb, M.	1897	do	con.	con.	no	brother	no
Lamb, R.	1888	do	con.	con.	no	brother	no
Lankford, R.	1883	do	----------	----------	no	no	no
Lee, A.	1897	do	2 years	cong. of brain and inflam.	yes	yes	2d cous.
Lee, J.	1893	do	8 years	knife	no	no	no
Lee, R.	1888	do	3 years	accident	no	no	1st cous.
Lett, R.	1891	do	9 years	unknown	no	no	no
McCall, E.	1891	do	con.	con.	yes	yes	3d cous.
McClure, S.	1894	do	unknown	----------	no	no	yes
McIntyre, J.	1894	do	11 years	----------	no	yes	no
Martin, D.	1890	do	infancy	----------	no	no	no
Mason, W.	1892	do	18 months	meningitis	no	no	no
Miller, H.	1888	do	2 months	whooping-cough	no	yes	no
Mills, A.	1887	do	3 years	----------	no	no	no
Mitchell, J.	1881	do	con.	con.	no	no	no
Mobley, G.	1892	do	con.	con.	no	no	no
Moore, B.	1885	do	8 years	accident	yes	no	no
Moseley, N.	1882	do	con.	con.	no	no	no
Musselwhite, F.	1886	do	con.	con.	no	yes	no
Nance, B.	1883	do	con.	con.	no	no	no
Newsom, D.	1902	do	9 days	whooping-cough	no	no	no
Newton, L.	1887	do	10 years	illness	no	no	no
Norman, G.	1895	do	7 years	cataract	no	yes	----------
Page, S.	1888	do	con.	con.	yes	yes	no
Parham, T.	1897	do	8 years	powder accident	no	no	no
Parker, W.	1884	do	----------	----------	no	no	no
Paschal, A.	1889	do	----------	----------	no	yes	no
Patterson, G.	1890	do	con.	con.	no	no	no

WHITE BLIND BOYS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Pence, C.	1898	N. C.	3 months	inflam.	yes	sister	no
Penland, J.	1888	do	12 years	accident	yes	no	no
Phillips, K.	1892	do	3 years		no	no	no
Pigford, F.	1886	do	con.	con.	no	no	no
Pool, G.	1891	do		inflam.	no	no	no
Rasberry, W.	1896	do	con.	con.	yes	no	no
Royall, F.	1891	do	con.	con.	yes	yes	no
Ruffin, C.	1887	do		hare-lip, etc.	no	no	no
Rushing, L.	1877	do	5 months	chicken-pox	no	no	2d cous.
Sandy, L.	1887	do	7 years	accident	no	no	no
Setzer, A.	1881	do	con.	con.	yes	no	1st cous.
Setzer, W.	1883	do	con.	con.	no	no	1st cous.
Shoemaker, J.	1888	do	3 years	unknown	no	yes	no
Shore, S.	1900	do	1 year	scrofula	yes	no	no
Slagle, A.	1894	do	when young	cataract	no	no	no
Sluder, R.	1896	do	9 years	meningitis	yes	no	no
Stanton, W.	1898	do	con.	con.	no	yes	no
Stephenson, H.	1889	do	10 years	cranial nerve	yes	no	distant
Swain, C.	1893	do	from infa'cy	sore eyes	yes	no	no
Tant, M.	1896	do	con.	con.	no	2 sisters	no
Tart, B.	1890	do	from birth		no	no	no
Thomas, R.	1896	do	1 week	sore eyes	no	no	no
Thomas, R. G.	1887	do	9 years	cataract	no	no	2d cous.
Thomason, E.	1889	do	3 months	sore eyes	yes	sister	no
Troutman, C.	1895	do	4 years	chol. inf.	yes	no	no
Troutman, D.	1885	do	10 years	accident	no	no	no
Truitt, G.	1894	do	from birth	from burn	no	sister	no
Trull, L.	1887	do	5 years		no	no	no
Vaughan, L.	1888	do			no	no	no
Vestal, M.	1887	do	con.	con.	yes	no	no
Waterfield, G.	1892	do		no disease	yes	sister	cousins
Watts, J.	1885	do	6 years		yes	no	no
Weathers, J.	1893	do	3 months	sore eyes	yes	no	no
Weeks, G.	1882	do	3 years	liver compl't	no	no	no
Wells, L.	1897	do	2 months		no	no	no

WHITE BLIND BOYS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
White, B.	1891	N.C.	7 years		no	no	no
Wilkins, J.	1888	do	1 year		no	no	no
Williams, B.	1892	do	con.	con.	yes	no	no
Williamson, B.	1882	do	con.	con.	no	no	no
Williamson, H.							
Wilson, W.	1884	Fla.	10 years	stuck wire in eye	yes	no	no
Woodly, J.	1897	N. C.	1 month	cold	yes	no	no

COLORED DEAF GIRLS.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related.
Adams, E.	1893	N. C.	9 years	rising in head	yes	no	no
Alston, S.	1893	do	2 years	catarrh	no	no	no
Andrews, C.	1896	do	2½ years	meningitis and fever	yes	no	no
Austin, M.	1890	do			yes	no	no
Blue, M.	1892	do			no	no	unknown
Brown, P.	1887	do	con.	con.	yes	no	no
Cephas, L.	1886	do	con.	con.	no	no	no
Chambers, M.	1896	do		scarlet fever	no	mother	no
Colvin, M.		do	con.	con.	yes	no	no
Cowan, I.	1900	do	13 months	dis. head	yes	no	no
Crawford, L.	1899	S. C.	con.	con.	yes	no	no
Dula, E.		N. C.					
Dula, M.	1890	do	1 year	rising in ear	no	no	no
Dunston, B.	1898	do	7 months		no	father	no
Dunston, L.	1892	do	con.	con.	yes	parents	
Fisher, U.	1878	do			yes		
Frazier, M.	1883	do	4 years	rheumatism			
Freeman, P.	1895	do			yes	yes	no
Griggs, F.	1887	do			no	no	no
Hawkins, L.	1887	do			no	yes	no
Hawkins, A.	1890	do			no	yes	no
Hobson, L.	1890	do	2 years	whooping-cough	yes	no	no
Holder, C.	1887	S. A.	7 years		no	yes	no
Horne, L.	1899	N. C.	con.	con.	yes	no	no
Ivey, W.	1890	do	3 years	malarial fever	yes	no	no
Johnson, A.	1890	do			yes	no	no
Johnson, H.	1896	do			yes	mother	no
Leach, E.	1894	do	1 year	disease	yes	no	no
Long, V.	1896	do	con.	con.	yes	yes	no
Lyon, H.	1890	do	from birth		no	yes	cousins
McCall, I.	1893	S. C.	con.	con.	yes	no	no
McClellan, L.	1887	N. C.			no	no	no
McDade, U.	1898	do			yes	no	no
McDowell, J.		do				yes	
McLendon, C.	1886	do	con.	con.	yes	yes	no

COLORED DEAF GIRLS—CONTINUED.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related.
Mallory, L.	1882	S. C.			no	no	
Middleton, M.		N. C.					
Minor, M.	1882	do	2 years		no	no	no
Mitchell, M.	1897	do	3 years	accident	yes	no	no
Moore, R.	1900	do	unknown		no	no	no
Moye, J.	1882	do	5 years	sickness	no	yes	no
Moye, S.	1892	do	from birth		no	no	no
Nicholson, W.	1894	do	con.	con.	yes	no	no
Nobles, E.	1883	do	con.	con.	yes	no	no
Reed, J.	1888	do			yes	no	no
Rogers, A.	1898	do	con.	con.	no	no	no
Rudd, V.	1898	do	con.	con.	yes	no	
Russell, A.	1894	Va.	unknown	meningitis	yes	no	no
Sloan, O.	1898	N. C.	con.	con.	no	yes	no
Smith, E.	1892	do	6 years	meningitis	yes	no	no
Smith, M.	1897	do	4 years	scrofula	no	yes	no
Spencer, C.	1890	do	5 years	scrofula	no	no	no
Thompson, I.	1881	do	2 years	sickness	no	no	
Watt, A.	1882	do	con.	con.	yes	yes	
Weaver, G.	1900	do	3½ years		yes	no	no
White, Ivey							
Williamson, R.	1889	do	11 years		no	no	no
Young, C.	1898	do	1 year	rising in head	no	no	no
Young, M.	1884	do			no	no	no

COLORED DEAF BOYS.

Alston, T.	1897	N. C.	con.	con.		cousin	no
Barrington, T.	1893	do	18 months		yes	yes	no
Beckwith, O.	1895	do	6 years	whooping cough	yes	no	no
Bell, O.	1894	do	from birth			no	no
Bowman, J.	1890	do			yes	no	no
Bryant, W.	1889	do	con.	con.	yes	no	no
Burnette, C.	1891	do	2 years	catarrh	no	no	no
Burroughs, H.	1896	do	2 years	rising in head	no	no	no

COLORED DEAF BOYS—CONTINUED.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related.
Burwell, A.	1887	N. C.	5 years	scrofula	yes	no	no
Byrd, L.	1893	do	5 years	----------	no	no	no
Chatman, A.	1889	Ga.	con.	con.	yes	no	no
Cobb, J.	1891	N. C.	con.	con.	no	no	no
Connor, C.	1884	do	8 years	meningitis	no	yes	no
Faison, J.	1884	do	con.	con.	yes	no	----------
Flowers, J.	1897	do	con.	con.	yes	no	no
Freeman, J.	1890	do	6 years	----------	yes	yes	no
Graham, A.	1884	do	----------	----------	yes	no	----------
Green, H.	1896	do	con.	con.	yes	no	no
Harrell, H.	1886	do	con.	con.	yes	no	----------
Hawes, E.	1887	do	con.	con.	yes	yes	----------
Hawfield, J.	1891	do	con.	con.	yes	no	no
Hawkins, R.	1890	do	----------	----------	no	yes	no
Henry, E.	1890	do	con.	con.	yes	no	no
Henry, W.	1886	do	10 years	scrofula	no	no	no
Hill, C.	1885	do	3 years	bronchitis	no	yes	no
Hill, W.	1890	do	6 months	chills	no	no	no
Holly, R.	1898	do	6 months	typhoid fever	no	no	no
Houston, J.	1896	do	3 years	typhoid fever	yes	yes	no
Humphrey, J.	1893	do	----------	----------	no	no	----------
Hunter, J.	1884	do	6 years	measles	yes	no	----------
Jacobs, J.	1887	do	6 months	erysipelas	yes	no	no
James, J.	1887	do	con.	con.	yes	no	no
Johnson, B.	1888	do	7 years	----------	no	no	no
Jones, A.	1894	do	----------	----------	yes	no	----------
Jones, H.	1892	do	con.	con.	no	father	no
Jones, M.	1891	do	from birth	----------	yes	no	no
Jones, W.	1892	do	con.	con.	yes	no	no
Kea, C.	1890	do	con.	con.	yes	no	no
King, N.	1892	do	con.	con.	yes	no	no
Lee, A.	1895	do	2 years	----------	no	no	no
Lee, P.	1899	do	con.	con.	yes	no	no
Lewis, C.	1893	do	born so	----------	no	----------	----------
McKay, W.	1880	do	4 years	fever	yes	no	no

COLORED DEAF BOYS—CONTINUED.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related.
McLendon, C.	1893	N. C.	----------	----------	yes	yes	no
Malone, W.	1895	do	con.	con.	yes	aunt	no
Martin, C.	1899	do	con.	con.	yes	no	no
Massey, C.	1886	do	con.	con.	yes	no	no
Minor, L.	1886	do	con.	con.	yes	no	no
Moore, C. B.	1880	do	----------	----------	yes	----------	no
Moye, O.	1887	do	----------	----------	no	sister	no
Neeley, M.	1898	do	1 year	pneumonia	no	n	no
Newby, P.	1893	do	from birth	----------	yes	no	no
Pigford, W. S.	1886	do	con.	con.	yes	no	no
Price, W.	1890	do	18 months	rising in head	yes	no	no
Quick, D.	1894	do	----------	----------	yes	yes	no
Quick, J.	1889	do	----------	----------	yes	yes	no
Sanders, J.	------	do	----------	----------	no	no	no
Smith, J.	1897	do	con.	con.	yes	no	no
Snipes, A.	1887	do	----------	----------	yes	----------	no
Stokes, H.	1893	do	----------	----------	yes	yes	no
Streeter, C.	1884	do	----------	----------	no	no	no
Sykes, T.	1899	do	3 years	fever	no	cousin	no
Taylor, R.	------	do	con.	con.	yes	no	no
Thompson, J.	1887	do	----------	----------	yes	no	no
Thompson, S.	1892	do	con.	con.	yes	yes	no
Turner, D.	1888	do	2½ years	----------	yes	no	no
Waddell, F.	1889	do	3 years	pneumonia	no	no	no
Walker, T.	1898	do	1 year	rising in head	------	no	no
Wallace, H.	------	do	con.	con.	yes	brother	no
Wiggs, G.	1886	do	con.	con.	yes	no	no
Williams, B.	1888	S. C.	17 months	wh'p-cough	yes	no	no

COLORED BLIND GIRLS.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Alexander, B.	1894	N. C.	3 months	sore eyes	no	no	no
Alston, B.	1896	do	born so		no	yes	
Bitting, C.	1885	do	6 years	fever	yes	no	
Boon, M.	1891	do	4 years		no	no	no
Bright, N.	1899	do	2⅓ days		yes	grandmother	no
Brooks, E.	1885	do	5 years	scrofula	no	no	no
Brown, L.	1888	do	6 years	chicken-pox	no	no	no
Brown, Z.	1894	do	6 years	scrofula	no	brother	no
Burnette, B.		do					
Campbell. A.	1891	do	4 weeks		no	no	no
Chambers, H.	1886	Va.	1 year	meningitis	yes	no	no
Cohen, E.		do			no		
Cuthbertson, D.	1889	do	born so		no	no	no
Davis, M.	1895	S. C.	2 years	fever	no	no	no
Deloatch, M.	1882	N. C.	8 years	sickness	yes	yes	cousins
Derr, A.	1895	do			no	brother	no
Faulcon, J.	1893	do	3 years	milk crust	no	no	no
Friday, L.	1890	do	2 years	tetter	no	no	
Gilchrist, N.	1884	do	5 years	scrofula	no	no	no
Gillespie, S.	1882	do	con.	con.	yes	mother	
Hammons, R.	1889	do			yes	no	no
Harrington, E.	1895	do	always weak	inheritance	no	yes	no
Haywood, A.	1891	do	6 or 8 months	not any	no	no	no
Hendricks, M.		do					
Hill, A.	1883	do	12 years	scrofula	yes	no	no
Hoke, G.	1896	do	con.	con.	no	weak eyes	no
Holmes, E.	1889	do			yes	yes	
Horton, N.	1881	do	8 years		no	no	no
Huston, C.	1894	do	7 years		yes	yes	no
Johnson, N.	1891	do	born so		no	no	no
Lindsay, L.	1883	do	14 years	eye trouble	yes	no	no
Lockhart, M.	1882	do			no	no	no
McClelland, M.	1897	do	7 years	scrofula	no	no	no
Mackey, L.	1878	do	16 years	catarrh	no	no	3d cous.
McLean, M.	1886	do	15 years	cataract	no	no	

COLORED BLIND GIRLS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Marrow, A.	1886	N.C.		cataract	no	brother	no
Mauney, S.	1894	do	3 years	measles	no	no	no
Mendenhall, K.	1891	do	10 years	chicken-pox	no	sister	no
Mendenhall, P.	1888	do		unknown	no	sister	no
Morehead, E.	1893	do			no	no	no
Norwood, G.	1885	do	18 years	cataract	no	yes	no
Norwood, L.	1899	do	at birth	scrofula	no	no	no
Oliver, H.	1882	do	6 years	unknown	no	no	
Oliver, B.	1894	do	6 years	unknown	yes	sister	no
Patterson, L.	1882	do	9 years		yes	yes	
Patterson, M.	1883	do	16 years	fever	no	yes	no
Payne, S.	1891	do		catarrh	no	no	no
Perry, L.	1886	Va.	5 months	meningitis	yes	no	no
Phifer, I.	1884	N.C.	9 years	measles	no	no	no
Ragland, L.		do	12 years	scrofula	no	no	no
Read, S.	1884	do	2 years	scrofula	no	no	no
Roberts, M.	1884	do	17 years	unknown	no	cousin	no
Ross, B.	1895	do	9 years	specific iritis	no	no	no
Rowland, M.	1890	do	6 months	scrofula	no	yes	no
Smith, L.	1881	do	5 years	cataract	no	no	no
Smith, L. B.	1892	do	11 months		no	yes	no
Smith, M. L.	1887	do	4 years	scrofula	no	yes	no
Smith, M. S.	1884	do	12 years		no	no	no
Somerville, H.	1895	Va.	6 years	measles	no	no	
Steele, O.	1890	N.C.	1 year		no	yes	no
Sturdivant, L.	1891	do	born so		no	no	no
Swift, B.	1889	do	7 years		no	no	no
Turner, T.	1896	do	32 days old	sore eyes	yes	no	no
Vick, E. M.	1886	do	2 days	sore eyes	yes	no	
Walden, D.	1888	do			yes	yes	cousins
Washington, T.	1887	do	from birth		no	no	no
West, H.	1882	do	5 years	unknown	yes	no	no
Williams, L.	1886	do	4 years	unknown	no	brother	no
Williams, V.	1893	do	8 years	measles	no	no	no
Wilson, A.		do	3 years	rickets	no	no	no
Yancey, M.	1895	do	4 years	fever	yes	no	

COLORED BLIND BOYS.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Baker, R.	1881	N. C.	19 years	smallpox	yes	no	no
Barge, J.	1867	do	16 years	unknown	yes	sister	no
Bazemore, W.	1890	do	4 years	fits	no	no	no
Bell, J.	1889	do	13 years	rising in head	yes	yes	no
Bostick, W.	1893	S. C.	9 years	sore eyes	yes	no	no
Clay, B.	1887	N. C.	14 years	not any	no	no	no
Cooke, J.	1886	do		scrofula	no	no	no
Cotten, A.	1887	do	16 years	scrofula	no	brother	no
Cotten, F.	1891	do	10 years	scrofula	no	brother	no
Crockett, R.	1898	do	4 years	eczema	yes	no	no
Cutler, A.	1892	do	13 years	typhoid fever	yes	no	no
Derr, R.	1896	do	1 year	fever	no	sister	no
Ellis, E.	1889	do	1 year	la grippe	yes	no	no
Fleming, B.	1892	do	6 months		no	no	no
Froneberger, C.	1893	do	from birth		no	yes	no
Froneberger, F.	1891	do	from birth		no	yes	no
Galloway, L.	1882	do	3 years		yes	no	
Gary, J.	1889	Va.	14 years		yes	no	no
Hall, R.	1886	N. C.			yes		
Hance, H.	1891	do	3 years	disease of head	no	no	no
Harris, C.	1893	do	unknown			no	no
Hight, J.	1889	do	14 years	unknown	no	yes	no
Hood, C.	1895	S. C.	11 years	accident	no	no	no
Hoskins, J.	1894	N. C.	2 years	unknown	yes	1 partial	no
Hull, J.	1884	do	13 years		no	no	
Johnson, D.	1888	do	10 years	scrofula	no	yes	no
King, W.	1894	do	con.	con.	yes	no	no
Lesane, L.		do					
McKay, I.	1895	do	3 years		yes	no	no
Marrow, D.	1884	do			no	sister	no
Miller, J.	1893	do			yes	no	no
Parks, G.	1890	do	1 year	sore eyes	no	no	no
Perry, T.	1894	do	from birth		yes	no	no
Ross, C.	1897	do			no	no	no
Simms, W.	1895	do	4 years	scrofula	no	no	no

COLORED BLIND BOYS—CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Slade, W.							
Sneed, G.	1888	N. C.			no	no	no
Stroud, W.	1896	do	2½ years	head affected	no	no	no
Taylor, L.	1889	do	2 weeks	unknown	no	no	no
Turner, A.	1889	do	9 or 10 years	struck by a ball	no	no	no
Whitt, W.		do					
Yarborough, W.		do					

RULES AND REGULATIONS FOR THE ADMISSION OF STUDENTS.

The State School for the Blind and the Deaf is located at Raleigh, the Capital of the State. It is strictly an educational institution, having for its object the moral, intellectual, industrial, and physical training of the young blind and colored deaf of both sexes residing in the State, and is, therefore, neither a house of refuge for the aged and helpless nor a hospital for the treatment of disease.

The School consists of two departments—the white and colored. The two classes are in separate buildings, situated a distance of a mile apart; still each enjoys equal privileges and advantages with the other, being, as they are, under the same Principal and Board of Directors.

The arrangement of the School is such as to secure the separation of the male and female pupils, except in the work of the school-rooms, where they are under the supervision of their teachers.

The officers and teachers of the School recognize the fact that a high and holy responsibility is resting upon them, and at all times endeavor to exercise the same tender watch-care and kindness towards the pupils committed to them as they would wish their own children to have, if they were in the same condition. Special attention is paid to the cleanliness of their rooms and the wholesomeness of their food; and every pupil of the School is required to bathe at least once a week in rooms prepared and arranged expressly for that purpose.

Each pupil in the School is required to work two hours per day. The trades taught the males are mattress-making, broom-making, chair-seating, piano-tuning and repairing, shoemaking and mending, dairying and gardening for the deaf. The girls are required to sew, knit, and to do the mend-

ing necessary for themselves and the male pupils, and are also instructed in bead-work and fancy-work.

The school year commences in September in each year, and continues for ten school months, leaving the vacation during the warm season.

Applicants who are under six or over twenty-one years of age are not admitted.

No person of *imbecile or unsound mind,* of confirmed *immoral character,* or incapacitated by physical infirmity for useful instruction will be knowingly received into the School; and in case any pupil shall, after a fair trial, prove incompetent for useful instruction, or wilfully and persistently disobedient to the regulations of the School, such pupil will be thereupon discharged.

All are required to come provided with an adequate supply of good, comfortable clothing, embracing suitable articles for both summer and winter wear, in such quantities as to admit of the necessary change for washing and repairing, the whole to be neatly packed in a good trunk with a good lock and key.

Each article of clothing should be distinctly marked with the owner's name, in order to prevent confusion or loss, and must be sent in good order and condition, not only upon the entrance of the pupil, but also at each subsequent return from home after the vacation.

The course of study pursued at the School embraces all the English branches, consisting of spelling, reading, writing, arithmetic, higher mathematics, geography, grammar, the sciences, kindergarten training, and vocal and instrumental music.

Pupils from this State are admitted to all the privileges of the School, upon compliance with the rules, *free of charge,* being provided with board, washing, fuel, tuition, books, medical attendance, and everything necessary, except *clothing, shoes, and traveling expenses.*

Where the parents are unable to furnish clothing and shoes, or where the child is without living parents, the county in which such child lives must do so, in which case twenty dollars will be the amount so required, payable invariably in advance. From this rule there will be no variation.

All letters to pupils should be addressed to the care of the Principal of the School, in order to insure their prompt delivery.

Persons desiring to procure the admission of pupils should apply, by letter or otherwise, to the Principal of the School, for instructions as to the manner of procedure, and no pupil should be sent to the School until such instructions have been fully complied with. It is to the interest both of the pupils and the School that they should enter at the beginning of the session, and therefore such rule must be observed.

A special appeal is made to any one seeing this circular, and knowing the whereabouts of any blind or deaf colored person of the proper age to become a pupil of the School, to inform the Principal of the name and post-office address of the said person and his or her parent or guardian. This is requested, even though the parents may be unwilling to allow their children to attend school. *Pupils are not allowed to go home Christmas.*

The use of tobacco in any form, and of spirituous liquors as a beverage, by the pupils, is strictly prohibited. Parents are urged to use their utmost endeavors to prevent the formation of these habits by their children before they come to school and their practice during the vacation.

Parents and friends of the pupils cannot be entertained at the School over night.

We have an arrangement by which we can obtain railroad tickets for pupils at reduced rates.

For further information, address the Principal of the School at Raleigh, N. C.

REPORT

OF THE

BOARD OF DIRECTORS AND SUPERINTENDENT

OF THE

STATE HOSPITAL,

RALEIGH, N. C.

FOR THE

TWO YEARS ENDING NOVEMBER 30, 1906.

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1907

OFFICERS OF THE HOSPITAL.

BOARD OF DIRECTORS.

John W. Thompson, *President*.....Wake County.
Term expires April 1, 1909.

John D. Biggs.....Martin County.
Term expires April 1, 1911.

R. H. Stancell, M. D.....Northampton County
Term expires April 1, 1911.

J. M. Parrott, M. D.....Lenoir County.
Term expires April 1, 1911.

J. G. Hunt, M. D.....Granville County.
Term expires April 1, 1909.

S. O. Middleton.....Duplin County.
Term expires April 1, 1909.

Edward Smith .....Harnett County.
Term expires April 1, 1907.

L. J. Picot, M. D.....Warren County.
Term expires April 1, 1907.

W. H. Whitehead, M. D.....Nash County.
Term expires April 1, 1907.

B. R. Lacy, Treasurer *ex officio*.....Raleigh, N. C.
P. B. Fleming, Institutional Clerk.....Raleigh, N. C.

EXECUTIVE COMMITTEE.

R. H. Stancell, M. D., *Chairman.*
L. J. Picot, M. D. S. O. Middleton.

RESIDENT OFFICERS AND STAFF.

James McKee, M. D.....Superintendent.
Charles L. Jenkins, M. D.....Assistant Physician.
Edwin B. Ferebee, M. D.....Assistant Physician.
Rev. T. N. Ivey, D. D.....Chaplain.
Charles Hardesty.....Steward.
Miss M. F. Whitaker.....Matron.
Miss Mary G. Davis..Clerk to Board of Directors and Ex. Com. and Sten.

SUBORDINATE OFFICERS.

Miss Annie J. Eagle.....Head Nurse.
Miss Lizzie Strickland.....Assistant Head Nurse.
A. J. Brown.....Head Nurse.
L. A. Kuester.....Engineer.
John A. Wiggs.....Carpenter.
James S. Adams.....Garden, Farm and Dairyman.

REPORT OF BOARD OF DIRECTORS.

DIX HILL,
RALEIGH, N. C., December 12, 1906.

To His Excellency, R. B. GLENN,
Governor of North Carolina.

SIR:—In transmitting to you the biennial report of Dr. James McKee, Superintendent of the State Hospital for the Insane at Raleigh, the board of directors of this institution beg to call your attention to his recommendations as to the appropriations needed, and to say that it has carefully considered the same and unanimously resolved that they are necessary to the economical management of the institution and the proper care and comfort of the unfortunate insane placed in our charge. They are as follows:

Annual appropriation for maintenance for 1907, Hospital capacity, 537 patients	$ 95,000
Annual appropriation for maintenance for 1908, Hospital capacity, 537 patients	95,000
Annual appropriation for 1907 for water	2,000
Annual appropriation for 1908 for water	2,000
Annual appropriation for 1907 for lights	1,800
Annual appropriation for 1908 for lights	1,800
Contingent and repair fund for 1907	2,500
Contingent and repair fund for 1908	2,500
To enlarge greenhouse	1,000
To purchase tile drain-pipe, keep up and improve roadways and walks through lawn	2,000
To remove old, worn-out sash in original building and replace with new	3,500
Ten cottage buildings for colored employees and farm help, brick construction, to take place of old, worn-out, dilapidated and useless ones, $750	7,500
For general store-room, brick construction, two stories high, 20x50 feet, fire-proof	4,200
For electric lighting machinery large enough to light the Hospital	8,730
For buildings for epileptics and insane imbeciles for both sexes, $15,000 each	30,000
For equipping two buildings for epileptics and insane imbeciles for both sexes	5,000
	$ 264,530

We also desire to call your especial attention to the *imperative* need of more land for this Hospital. A perusal of the report will show that the Hospital has been leasing land and cultivating it beneficially to the patients and financially to the institution. Previous reports show requisitions for the purchase of more land. There is a large tract of land, 1,150 acres, adjoining the Hospital tract to the west and south of it, which by all means should be owned by the State and controlled by this institution. While it is in excess of its immediate needs, yet the history of all asylums discloses the fact that mistakes have been made in not purchasing a sufficient acreage to meet the increasing demands of such institutions. Our former source of water supply became so contaminated that the Legislature appropriated $1,500 annually to supply the Hospital with pure water from the Wake Water Company. On this adjacent tract there is an excellent stream of water from which an abundant supply could be derived for its use.

A copy of the most excellent report made by the joint committee of the two hospitals for the white insane, published in the biennial reports of both institutions in 1904, is herewith transmitted with our highest commendation, as it contains statistical information that will enable your Excellency to arrive at an approximate estimate of the number of outside white insane in both the western and eastern districts.

In the discussion relative to the care of mental defectives, it was the consensus of opinion of the board that the epileptics and insane imbeciles should be provided for, as both classes are dangerous to themselves and the people in the community in which they reside; but as they should not be classed with the insane under the same roof, we would recommend that buildings for both males and females be constructed contiguous to the boiler-house, kitchen, and laundry of this institution for their care and treatment.

Very respectfully submitted for the board of directors.

JNO. W. THOMPSON,
President of the Board.

REPORT OF THE JOINT COMMITTEE.

To the Boards of Directors of the State Hospitals at Morganton and Raleigh:

The undersigned committee, appointed by your respective bodies, beg leave to report the following:

We believe a certain and well-defined policy should be adopted by the State either to provide adequately for its insane citizens or decline to do so in unqualified terms. If the latter policy is followed, the authorities of the different counties, knowing they cannot depend on the State, will provide for their insane the best they can, and the insane will have some care that is now denied to many. Under the present plan the counties wait for the State to build, and the State does not, and thus the insane are left uncared for.

There is no need to discuss the humane or economical side of the question, for we assume that all are agreed that the public should undertake to provide amply for all the insane, especially those whose friends and relatives are unable to care for them.

It is well known that North Carolina has not erected enough buildings to house all its white insane, but it is not certain how many are in their homes, in jails and almshouses or roaming the country at large.

The United States Census for 1900 does not enumerate the insane except those in State and Private Hospitals, and the Census of 1890 was so notoriously and glaringly inaccurate in the enumeration of the insane that not the slightest credence is given it. The numerations of previous years are out of date and may be as worthless as that of 1890, but a study of the Census of 1880 is interesting; the white population was 867,242, the insane 1,591, one insane person to every 545 of inhabitants; the negro insane was one to every 1,215. (Negroes under the foregoing should have

room for 520; the whites room for 2,181. The negroes have room for 500; the whites room for 1,400. . There are 20 negro insane on the outside to 700 white). We, therefore, must rely on the carefully prepared statistics of other countries and States. In more thickly populated countries there are slightly more than three insane persons to every 1,000 of population. Probably insanity is not so prevalent amongst our citizens, but we believe that two to 1,000 of white people in North Carolina are insane. The large number of applications on file in the offices of the two hospitals for white insane and the many letters of inquiry would seem to prove this number to be correct, but to be well within limits we will base our calculations on one insane person to 600 of white inhabitants.

North Carolina, by the Census of 1900, had 1,263,603 white inhabitants; 779,049 in the Western Hospital District and 484,554 in the Eastern. On the basis of one insane person to 600 inhabitants we had in the State in 1900, 2,106 insane; 1,298 in the Western District and 808 in the Eastern. The Western District increased in population during the decade 1890-1900, 148,269, or 14,827 per annum. The Eastern District 66,143, or 6,614 per annum. At the same ratio the population in the Western District for the past five years has increased 74,133, the insane 123; in the Eastern the increase of population for five years has been 33,070, the insane 55. If these estimates are correct there are in the Western District 1,421 insane persons, in the Eastern 863, or a total of 2,284 in the State. The Morganton Hospital has in round numbers beds for 1,000 patients, the one in Raleigh beds for 400. These estimates show the need for an increase of 421 beds at Morganton and 463 at Raleigh, and also that in the Western District there is one patient cared for to every 853 inhabitants, and in the Eastern one to every 1,294. It appears from the foregoing that the Eastern District needs room for more. To equalize the two districts there should be at Morganton 129 patients from

the East. The yearly increase of the white insane in North Carolina is about 36.

In accordance with the agreement of the two boards, 70 women were received from the East. On 22d of October there were 77 patients in the Hospital at Morganton from the East and 16 in the Raleigh Hospital from the West. It is plain that sending patients so far is expensive, and, everything else being equal, the Raleigh Hospital needs enlargement more than the one at Morganton.

It is our opinion that in consideration of the large number of insane outside the walls of the Hospitals, who are in need, and the difficulty and expense of providing for so many at once, that dotards, paralytics, idiots, imbeciles and epileptics for the present be excluded or accommodations prepared for them in other places.

Employment is the best remedy for insanity and farming is the best and most remunerative form of labor. It is estimated there should be an acre of land to every patient under treatment. The Hospital at Raleigh has felt greatly the need for land, and this need cannot but grow greater as time goes on. We respectfully urge that this matter cannot be too strongly insisted on to the Legislature by your respective boards. Sufficiency of land is the one great means of reducing the cost of maintenance; it is not only a curative measure, but an economical one.

It is absolutely necessary to make more room for the insane at Raleigh. The cost for their maintenance will be materially decreased by the purchase of more land and a cheaper water supply. They now pay two thousand dollars per annum for water and for the rent of land, which represents the interest on a capital of forty thousand dollars at five per cent.

We again ask that attention be drawn to the large amount of tuberculosis in our midst, which we are helpless to combat with our insufficient accommodation for the tuberculous patients.

There is a great demand on the resources of the State for every purpose, and these resources are limited. We for this reason recommend that at present you ask for accommodation for the insane on a basis of one bed in the Hospital for every 750 of population. This would require about one hundred and fifty more beds at Morganton and three hundred and fifty at Raleigh. This makes no allowance for the yearly increase, and will not, in our judgment, supply the demand, but by excluding the classes we think under the circumstances should be excluded, it may care for the curable, violent and troublesome cases. The beds at Morganton should be limited to men, because of the excess of accommodation for women, 600 to 400 men; the beds at Raleigh to be divided equally between the sexes.

The colonization of patients at Morganton has proved so efficient we recommend this be tried at Raleigh and increased at Morganton. If this be done more land will also be needed at Morganton. For obvious reasons it is better to have land joining the present holdings, but this is not essential; land more than three or four miles away can be utilized.

We respectfully call your attention to an effort that may be made to change the State's Prison into a hospital for the insane. We believe this would be harmful to the State's best interests, and we know it is not and cannot be made suitable for the innocent insane. The laws governing hospitals and the general subject of insanity could be amended in some particulars with advantage.

If the Legislature of 1907 should determine to provide to any large extent for the insane it would be the part of wisdom to appoint a competent commission to examine this great question in all its aspects before large amounts of money be spent. The best thought of this and all other countries should be studied and the wisest course adopted. There is a disposition to break away from the old plan of large expensive structures to smaller, simpler, cheaper, and we believe, more efficient ones.

We feel we have a great State, and we are proud of it. We cannot but earnestly hope that this subject of caring for its insane so long neglected may be systematically taken up and treated in a business-like way. If, after discussion, the General Assembly believes the State cannot afford to erect any more buildings, then it should so declare. If, on the other hand, it thinks our people can further and adequately provide for them, then this should be dealt with in a plain, business-like way.

Respectfully submitted,

J. P. SAWYER,
I. I. DAVIS,
A. A. SHUFORD,
Committee from Morganton Hospital.

R. H. STANCELL,
L. J. PICOT,
S. O. MIDDLETON,
Committee from the Raleigh Hospital.

REPORT OF SUPERINTENDENT.

MR. JOHN W. THOMPSON, *President, and Gentlemen of the Board of Directors of the State Hospital at Raleigh:*

I am pleased to submit herewith the report relating to the operations of the State Hospital at Raleigh for the biennial period embracing the time from December 1, 1904, to December 1, 1906, with statistical tables and reports from the heads of the various departments.

MOVEMENT OF POPULATION.

	Males.	*Females.*	*Total.*
Remaining November 30, 1904	178	202	380
Admitted during past two years	138	156	294
Total number under treatment past two years	316	358	674
Average daily population	217	245	462
Discharged during past two years	125	106	231
Discharged as recovered	78	50	128
Discharged as improved	4	3	7
Discharged as unimproved	1	...	1
Discharged as harmless and incurable	2	7	9
Discharged as not insane	6	1	7
Discharged as imbecile	1	...	1
Transferred to State Hospital at Morganton	2	32	34
Total number died during past two years	31	13	44
Per cent. of discharged on admission	...	...	43
Per cent. of deaths on number treated	...	...	6

Twelve patients from the State Hospital at Morganton were retransferred to this one, and reached us on the 12th day of October; having been kindly furnished by the Southern Railway with a coach to themselves and attendants, they came through without change of cars.

The total number of deaths during the biennium was 44—31 males and 13 females. Causes of death were as follows:

	Males.	*Females.*	*Total.*
Tuberculosis, pulmonary	2	4	6
Tubercular enteritis	..	1	1
Exhaustion from melancholia	4	2	6
Exhaustion from dementia	3	..	..
Exhaustion from epilepsy	..	2	2
Exhaustion from mania	2	..	2
Chronic diarrhœa	3	..	3
Apoplexy	3	..	3
Acute desquamative enteritis	1	..	1
Acute dilatation of the heart	1	..	1
Gastritis	..	1	1
Cancer	1	1	2
Diabetis	1	1	2
Broncho pneumonia	1	..	1
General paresis	2	..	2
Cholera morbus	1	..	1
Meningitis	1	..	1
Senile gangrene	..	1	1
Tumor of brain	2	..	2
Erysipelas	1	..	1
Cardiac dropsy	1	..	1
Pernicious malarial fever	1	..	1
	31	13	44

The percentage of deaths is below the average of hospitals for the insane, and this low percentage is to be attributed to the skilful and attentive care of physicians and nurses, who have always been mindful of the enlightened sentiments and the improved and humane care of the insane and sick. During the period covered by this report the general health of the inmates has been unusual and gratifyingly good. No prevalence of epidemic or endemic diseases, and almost a total absence of contagious or infectious diseases, with the exception of a few cases of mumps. While tuberculosis leads as the cause of death, I am glad to report that the number of cases is smaller than heretofore reported; this disease being the cause of more deaths in institutions like this than all the

others combined, it is a pleasure to note it. It is really the bane of hospitals of this kind, and naturally so when large numbers of people are crowded together.

DISCHARGES.

The management has exercised due care in discharging patients as recovered by recommending for discharge those for whom the prospect for future benefit from hospital care is not promising. Occasionally we have to chronicle a failure, and the patient is returned to us. It may be due to the fallibility of human judgment and not to heedlessness or a proper sense of responsibility. Cases of recurrent mania are the *bete noire* of the superintendents and directors of insane asylums. These cases come to us most frequently with maniacal fury, and, under care and treatment, recover. They chafe under restraint incident to their life in the Hospital and the association with the insane. It is impossible to tell how long this interval will last, and we turn them loose on parole or probation. Frequently they are returned to us; and occasionally they remain away until the end of the fiscal year, when they are discharged; but are almost certain to be readmitted sooner or later.

The system of permitting patients of stationary convalescence or doubtful recovery to go to their homes on probation or trial is still very satisfactory. Old and incurable cases, harmless and inoffensive ones, are frequently roused up from their mental lethargy by a trial visit to their homes; especially when you hang over them the fact that unless they behave they will be returned to the Hospital.

During the biennium the Governor was besieged with reports from outsiders, through correspondence, that the rich had been given preference in admission, and that the hospitals were filled with the better class of people as against the indigent class. The Governor instructed the boards of directors to investigate the matter thoroughly, each member of the board taking a list nearest his own home and making investi-

gations. These investigations proved that out of the number in this Hospital there was only one male who was sufficiently able to pay for his care in a private sanitarium, and he was removed; and an old lady who on account of advanced years and feebleness was made an exception, and still remains in the Hospital.

There are three classes of pay patients in the house who pay under the laws of North Carolina. First, the patient who pays what the Board of Directors have charged; second, those who pay what it costs per capita for maintenance per month; and third, those who pay over and above what it takes from their income to support those who are legally dependent upon them. Out of the first class there is an average of ten; out of the second, three, and out of the third, two.

EXPENDITURES OF APPROPRIATION.

During the past two years appropriations for maintenance, water and lights, and outstanding indebtedness amounted to $171,361.83. For the same two years we have expended $168,202.81, leaving a balance in our favor of $3,159.02. (For detailed report, see Steward's report, Abstract "A").

The products of the garden, farm, dairy, stock and hogs for the biennium aggregate $29,765.52. The products of the Tucker farm, rented from Mrs. F. P. Tucker at $143.26 per annum, yielded in corn, ensilage, and peas an amount estimated at $1,247.76; the rental for the two years was $286.52, leaving $961.25. The Fuller place, for which we pay $360 per annum, produced crops estimated at $2,512.81; the rental for the two years was $720, leaving $1,792.81. We regard this as a good argument favoring the purchase of land.

In the lease of the Tucker farm we also had the use of sand in the branch, and this sand was hauled and sold to the contractor for the new building; the sale was accounted for in the cash receipts of the Steward.

The biennium has been characterized by a great deal of activity in work. An excellent boiler-house with steel truss roof covered with slate, and the installation of three 150-horse power boilers, in addition to one installed the year before, making the present boiler capacity of the institution 600-horse power. The old boilers were dismantled and removed from the boiler-house, and the space formerly occupied by them is being utilized to enlarge the laundry, which became necessary on account of the increased number of patients and the inadequacy of the old laundry.

An appropriation of $8,000 was made for boilers, and we have expended $8,008.91. There was also appropriated $6,000 for improvements and repairs, and we have expended of that $5,932.12, leaving a balance of $67.88. There are, however, some small accounts outstanding against that.

There was appropriated by the last General Assembly $40,000 for the erection of a building to accommodate the female outside insane. A handsome, commodious, fire-proof building has been erected, and is rapidly being filled with patients. It is affording excellent and comfortable quarters for them, and has relieved very largely the congested condition of the old wards. The cost of this building alone was $40,359.87. The expenditure of the extra $359.87 was an underestimate of the architect in expense incurred by meetings of the building committee, and the architect's commissions.

In order to supply this new building with hot water and heat it became necessary to excavate, wall up with brick, and cement the floor to make a conduit to carry pipe from the boilers to the building, with the return pipe. Each line of pipe is to be covered with asbestos, and has the necessary stands to maintain them in position. For sewerage traps, 85 yards of connection of six-inch pipe, cordage, excavation, returning and tamping the earth, was estimated at $190; the work being done by the regular monthly force employed on the place. Alteration in original design to secure more room,

and an iron stairway, tiled floors in bath-rooms, changes in roof in order to apply slate, and carrying up walls of new building to connect with old building, $2,197.60. For alteration and addition to laundry and increased laundry machinery for the accommodation of a great many more patients, all of which has been purchased and is being properly installed, $4,000. For uniform system of telephones connecting the Superintendent's office with the wards, and watchman and night nurse's clock service, $1,190. Money expended for the equipment in furnishing rooms in new building, $5,752.77; aggregating in all, $13,380.37. This aggregate is the amount of money expended from the fund borrowed by the Governor and his Council and placed to the credit of the State Hospital. No draft has been made on the Treasurer for money for maintaining the additional patients.

The Governor and his Council cannot be too highly commended for this humane act; and those whose kindred and friends were languishing in their homes, jails, and poor-houses will ever remember their act with gratitude, and will invoke upon each of them the choicest blessings of a merciful Providence.

Our expenses during the two years have been heavy by reason of the fact that the cold-storage gave out and could not be used at all, and we had to purchase ice with which to protect the milk, butter, fresh meats, and to cool the drinking-water. We were compelled on this account also to go on the market to buy meats.

You will observe in the abstract of our expenses that the cost of provisions has been, and still is, high; especially country produce. We had more clothing to buy for the patients than in any biennium; people who promised to furnish their people with clothing have failed to do so, and our dry goods accounts have been large. The price of all kinds of wearing apparel has advanced so much as to make our bills and expenses much larger on account of having to buy dry goods. We have had more people to feed than in any previous bien-

nium on account of the large number of laborers employed in the construction of the new building and dynamo-houses, handling and hauling brick and sand. This was done in order to avoid paying a high cash price for daily labor. We employed them by the month and gave them their board, and in so doing we were enabled to accomplish a great deal with the inadequate appropriation placed at our command by the General Assembly. Most of this work was done under the supervision of the Steward, who is a mechanic, and who rendered most efficient service in looking after this work. Notwithstanding these conditions, the cost of maintaining patients per capita for one year was $168.83; per month, $14.06; per week, $2.83, and per day, 46 cents.

The training school is still in active operation and the nurses are being instructed regularly in all departments of nursing. In the female department they are rendering good and efficient service; in the male department we have not had such service as we desired on account of the inadequate wages offered the men who are competing with day laborers, whose pay has advanced so much in the last twelve months.

NEEDS OF THE HOSPITAL.

Tabulated list of the most urgent needs of this Hospital appears as follows:

Annual appropriation for maintenance for 1907, Hospital capacity, 537 patients	$ 95,000
Annual appropriation for maintenance for 1908, Hospital capacity, 537 patients	95,000
Annual appropriation for 1907 for water	2,000
Annual appropriation for 1908 for water	2,000
Annual appropriation for 1907 for lights	1,800
Annual appropriation for 1908 for lights	1,800
Contingent and repair fund for 1907	2,500
Contingent and repair fund for 1908	2,500
To enlarge greenhouse	1,000
To purchase tile drain-pipe, keep up and improve roadways and walks through lawn	2,000
To remove old, worn-out sash in original building and replace with new	3,500

Ten cottage buildings for colored employees and farm hands, brick construction, to take place of old, worn-out dilapidated and useless ones, $750 each	$ 7,500
For general store-room, brick construction, two stories high, 20x50 feet, fire-proof	4,200
For electric lighting machinery large enough to light the Hospital	8,730
Two buildings for epileptics and insane imbeciles, both sexes, $15,000 each	30.000
For equipping the two buildings for insane imbeciles and epileptics	5,000
	$ 264,530

The completion of the new building and equipping it has relieved the crowded condition of the female department. But two buildings to accommodate fifty patients of each sex for the treatment and care of epileptics and insane imbeciles are needed, and will add very much to the relief of this most appealingly unfortunate class, as well as add more room for the outside insane. The estimated cost of the buildings is $15,000 each and $5,000 to equip and connect them with steam-heat and water. This is an immediate need to separate this class of patients. There are in the house at present nineteen—twelve males and seven females; lifelong patients. Their removal to other buildings will add nineteen rooms to the Hospital, making room for that many insane people whose chances for recovery are comparatively good, and after mental restoration will make room for others. The epileptic is cruel and dangerous, easily irritated, and some have homicidal mania, just before and immediately after the reaction from the convulsion, making it necessary to keep them together under the care of specially trained attendants. There are 78 applications on file in the office for the admittance of epileptics. They terrorize the community in which they reside.

A workshop, equipped as recommended in the engineer's report, is badly needed: A brick house 40x20, estimated cost, $565; a turning-lathe, $450; a pipe-machine, $280; a shaper,

$250; a drill press, $150; aggregating $1,595. Would recommend an appropriation of $2,000, as labor and material are constantly advancing.

Ten brick cottage buildings are needed to provide accommodations for the colored employees on the premises. By providing a house for the male employees on the premises they could bring their wives with them, and this would enable the Hospital to keep them. Besides, it would relieve the kitchen and laundry from feeding them and washing for them. The estimated cost is $750 per cottage or $7,500 for the whole number. This suggestion and recommendation is made on the assumption that the General Assembly will purchase land for the Hospital.

The immediate need of more land is an imperative necessity; and to show that necessity, I quote from the report of the joint committee of the two hospitals made in 1904 and published in the biennial reports of both institutions:

"Employment is the best remedy for insanity, and farming is the best and most remunerative form of labor. It is estimated that there should be an acre of land to every patient under treatment. The Hospital at Raleigh has felt greatly the need for land, and this need cannot but grow greater as time goes on. We respectfully urge that this matter cannot be too strongly insisted on to the Legislature by your respective boards. Sufficiency of land is the one great means of reducing the cost of maintenance; it is not only a curative measure, but an economical one."

The Hospital has been renting land and has been financially benefited by so doing, as well as giving employment to the patients.

The greenhouse needs to be enlarged by the addition of another and larger building. The Hospital owns a very large and fine collection of rare plants, and they should be cared for; $1,000 will accomplish the work.

In order to keep the lawn and grove in good and attractive condition, grading and road-making and draining is neces-

sary. Two thousand dollars appropriated for tile drain-pipe will be sufficient. A liberal provision for painting, plumbing, and general repair for the next two years should be made. While much painting, plumbing, and other repair work has been done, consuming the appropriation for that purpose, yet the institution has been so long in use that pipes, fixtures, and other equipment are becoming defective and require repair and replacement.

The need of a general store-room is urgent on economical grounds. Large quantities of groceries and dry goods can be purchased at less cost, and by having them under one roof, with a competent store-keeper, a great deal could be saved to the institution. The estimated cost is $4,200.

With only one source of procuring lights, the Hospital should be provided with electric lights, and should own and operate the plant. The contract for furnishing gas, by the Standard Gas and Electric Company, will expire at the end of this biennium. The cost given, as itemized, is as follows:

To engines direct connected	$ 3,192
To construction of foundations for engines	250
To two 62½ K. W. generators direct connected to engines	2,400
To switchboard	388
To wiring the building	2,500
To total cost	$ 8,730

The cost of wiring the old building may be less, as by the employment of one man we can, with our own force, do a great deal of work. This is considered very essential to the good management of the Hospital, for if, under any circumstances, the plant in Raleigh should become inoperative we would be entirely without light.

If the Legislature should in their judgment see fit to provide for the outside insane of both races in North Carolina, I would respectfully refer them to the printed report of the two joint committees of the two institutions published in the biennial report of 1904, and they can make their calculations on the basis as contained in that report.

The board of directors have instructed me to ask for an appropriation to purchase three Kirker-Bender fire-escapes at an estimated cost of $800 apiece at the factory. I submitted this question to the Insurance Commissioner, and he assured me that it was a means of great protection, and gladly endorsed the action, and expressed his intention of asking for it in his report to the Legislature, the last Legislature having passed an act placing the protection of all State institutions against fire in his hands, and made appropriations for that purpose.

I wish to call your attention to the reports of the heads of departments which you will find herewith attached, and desire to commend them to you as showing the deep interest in the advancement and betterment of the Hospital, and the detail of their work contained in their reports; the suggestions in them are well-founded.

In closing, I wish to acknowledge my high estimate of the valued counsel and active coöperation of the members of the board, and especially the executive committee, who have been promptly performing their duties, and who have at all times extended to me their most generous support and timely advice and encouragement in the discharge of the duties often laborious and perplexing, and never light.

With the firm belief in the watchful care of a protecting Providence in the affairs of men, we shall continue to push the duties incident to the management of the Hospital with a new zeal.

Respectfully submitted,

JAMES MCKEE,
Superintendent.

TABLE No. 1.

SHOWING THE NUMBER OF ADMISSIONS AND DISCHARGES (INCLUDING CURES, IMPROVED, UNIMPROVED, AND DEATHS) AND THOSE FOR EACH YEAR SINCE THE OPENING OF THE HOSPITAL.

Date.	Admissions.	Discharges.						Remaining.
		Cured.	Improved.	Not Insane.	Unimproved.	Deaths.	Total.	
1856	90	5	3			2	10	80
1857	96	15	10		6	7	38	138
1858	57	26	7		9	9	51	141
1859	83	22	11		7	10	50	170
1860	76	23	22		25	23	73	179
1861	61	21	4		14	8	47	193
1862	44	17	2		8	15	42	195
1863	41	9	4		7	21	41	195
1864	40	14	7		7	27	55	189
1865	41	9	1		19	45	74	147
1866	65	15	4		14	14	47	165
1867	85	13	5		13	21	52	198
1868	72	18	7		11	17	53	217
1869	27	7	3		2	7	19	225
1870	27	7	4		2	9	22	232
1871	44	9	5		9	8	31	245
1872	43	14	9		14	8	55	233
1873	50	17	6		5	13	41	242
1874	44	13	8		2	16	39	247
1875	42	16	5		5	14	40	249
1876	44	11	6		3	9	29	264
1877	52	13	8		3	15	39	278
1878	42	14	11		10	19	54	266
1879	45	14	4		2	13	33	277
1880	56	17	7		7	29	60	273
1881	49	10	3		2	23	38	284
1882	50	16	5		18	17	56	278
1883	53	17	43		63	9	132	199
1884	106	27	16		9	11	62	243
1885	97	41	12		9	24	86	254
1886	95	17	36		28	20	101	248
1887	74	17	2		3	8	30	292
1888	80	37	14		11	18	80	292
1889	93	52	9		1	25	87	298
1890	75	30	17		16	26	79	294
1891	88	45	10		2	24	81	301
1892	93	57	12		4	21	94	300
1893	97	46	17			28	91	288
1894	92	50	3		3	19	75	305
1895	137	62	7		4	41	114	328
1896	160	96	12	2	5	44	159	329
1897	182	99	10		8	28	145	364
1898	190	115	6		3	27	161	393
1899	169	105	4	2	4	53	168	390
1900	192	119	3		1	31	154	424
1901	143	100	5		1	41	147	420
1902	163	150	1	1	1	33	186	397
1903	141	55	10	8	4	28	105	433
1904	187	121	12	1		29	240	380
1905	151	15	2	4	8	16	77	597
1906	143	113	5	3	2	28	154	443
	4,450	1,980	419	21	404	1,051	4,007	

Transferred to Morganton in 1904 ---------- 77
Transferred to Morganton in 1905 ---------- 29
Transferred to Morganton in 1906 ---------- 5

TABLE No. 2.

SHOWING MOVEMENT OF POPULATION FOR THE PAST TWO YEARS ENDING NOVEMBER 30, 1906.

	Males.	*Females.*	*Total.*
Remaining November 30, 1904	178	202	380
Admitted during past two years	138	156	294
Total number under treatment past two years	316	358	674
Average daily population	217	245	462
Discharged during past two years	125	106	231
Discharged as recovered	78	50	128
Discharged as improved	4	3	7
Discharged as unimproved	1	..	1
Discharged as harmless and incurable	2	7	9
Discharged as not insane	6	1	7
Discharged as imbecile	1	..	1
Transferred to State Hospital at Morganton	2	32	34
Total number died during past two years	31	13	44
Per cent. of recoveries on admission	..	..	43
Per cent. of deaths on number treated	..	..	6

TABLE No. 3.

SHOWING THE FORMS OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Mania, acute	30	35	65
Mania, subacute	13	12	25
Mania, chronic	1	6	7
Mania, recurrent	26	45	71
Mania, religious	2	4	6
Mania, toxic	3	..	3
Mania, puerperal	..	7	7
Mania, hysterical	..	5	5
Mania, epileptic	..	..	..
Mania, paralytic	..	..	..
Mania, klepto	..	..	..
Mania, dipso	6	..	6
Melancholia	35	35	70
Dementia senile	5	5	10
Paresis	2	1	3
Imbecility	1	1	2
Paraonia	1	..	1
Moral depravity	1	..	1
Not insane	4	..	4

	Males.	*Females.*	*Total.*
Neurasthenia	1	..	1
Dementia praecox	2	..	2
Dementia	2	..	2
Cerebral anaemia	3	..	3
	138	156	294

TABLE No. 4.

SHOWING DURATION OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Not to exceed one month	26	25	51
From one to three months	26	25	51
From three to six months	19	25	44
From six to twelve months	14	16	30
From one to two years	16	23	39
From two to three years	8	9	17
From three to five years	6	9	15
From five to ten years	10	10	20
From ten to twenty years	10	11	21
From twenty to thirty years	9	3	6
From thirty to forty years	..	..	..
	138	156	294

TABLE No. 5.

SHOWING SUPPOSED CAUSE OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Grief	..	8	8
Masturbation	8	..	8
Unknown	49	75	124
Heredity	6	13	19
Street car accident	1	..	1
Morphine	2	1	3
Domestic trouble	..	9	9
Indigestion	1	..	1
Injury	3	..	3
Financial	13	1	14
Religion	7	4	11
Ill health	23	35	58
Overwork	3	..	3
Senility	4	1	5
Alcohol	10	..	10
Syphilis	1	..	1

	Males.	*Females.*	*Total.*
Softening of the brain	1	..	1
Puerperal	..	3	3
Snake bite	1	..	1
Love affair	2	2	4
Excitement	..	1	1
Menopause	..	3	3
Sunstroke	2	..	2
Imbecility	1	..	1
	138	156	294

TABLE No. 6.

SHOWING THE AGE WHEN ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
From ten to twenty	6	5	11
From twenty to thirty	25	40	65
From thirty to forty	25	50	75
From forty to fifty	35	35	70
From fifty to sixty	27	19	46
From sixty to seventy	16	6	22
From seventy to eighty	4	1	5
	138	156	294

TABLE No. 7.

SHOWING NUMBER OF ATTACKS OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
First attack	101	95	196
Second attack	18	30	48
Third Attack	10	15	25
Fourth attack	6	4	10
Unknown	3	12	15
	138	156	294

TABLE No. 8.

SHOWING OCCUPATION OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Student	1	..	1
Domestic	..	30	30
Farmer	54	..	54
Merchant	7	..	7
Clerk	6	..	6
Lawyer	2	..	2

	Males.	*Females.*	*Total.*
Laborer	14	..	14
Minister	1	..	1
Drummer	3	..	3
Insurance agent	2	..	2
Painter	1	..	1
Housewife	..	88	88
Housekeeper	..	16	16
Teacher	..	2	2
Seamstress	..	2	2
Mill operator	5	2	7
Postmaster	1	..	1
Contractor	1	..	1
Brickmason	1	..	1
Mechanic	6	..	6
Blacksmith	1	..	1
None	15	16	31
Shoemaker	1	..	1
Doctor	2	..	2
Butcher	2	..	2
Barkeeper	3	..	3
Storekeeper	1	..	1
Bank teller	1	..	1
Flagman	1	..	1
Druggist	2	..	2
Fisherman	1	..	1
Miller	1	..	1
Mail carrier	1	..	1
Reporter	1	..	1
	138	156	294

TABLE No. 9.

SHOWING CIVIL CONDITION OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Single	58	55	113
Married	70	85	155
Widowed	10	16	26
	138	156	294

TABLE No. 10.

SHOWING RESIDENCE OF THOSE ADMITTED DURING PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Anson	1	..	1
Beaufort	2	5	7
Bertie	..	3	3
Bladen	5	4	9
Brunswick	1	1	2
Burke	..	1	1
Carteret	2	8	10
Chatham	5	5	10
Columbus	1	2	3
Chowan	1	..	1
Craven	..	3	3
Currituck	1	1	2
Cumberland	3	4	7
Duplin	3	3	6
Durham	12	14	26
Edgecombe	2	1	3
Franklin	4	2	6
Granville	4	4	8
Greene	4	2	6
Harnett	4	2	6
Hertford	..	1	1
Halifax	2	7	9
Hyde	1	1	2
Jones	1	1	2
Johnston	6	5	11
Lenoir	4	..	4
Martin	..	6	6
Nash	2	6	8
New Hanover	4	2	6
Northampton	3	..	3
Onslow	1	2	3
Pasquotank	3	..	3
Pender	1	1	2
Pamlico	2	..	2
Pitt	..	8	8
Robeson	7	14	21
Sampson	2	2	4
Surry	1	..	1
Tyrrell	1	..	1
Vance	3	3	6
Wake	18	9	27
Warren	3	4	7

	Males.	*Females.*	*Total.*
Wayne	5	6	11
Washington	..	2	2
Wilson	10	9	19
Moore	1	..	1
Perquimans	2	2	4
	138	156	294

TABLE No. 11.

SHOWING NATIVITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
North Carolina	132	155	287
New Hampshire	..	1	1
South Carolina	2	..	2
Russia	1	..	1
Virginia	3	..	3
	138	156	294

TABLE No. 12.

SHOWING THE FORMS OF INSANITY OF THOSE RECOVERED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Mania, acute	17	17	32
Mania, subacute	3	5	8
Mania, recurrent	21	13	34
Mania, toxic	2	1	3
Mania, dipso	8	..	8
Mania, puerperal	..	2	2
Mania, hysterical	..	2	2
Mania, religious	1	..	1
Mania, suicidal	1	..	1
Melancholia	22	12	34
Cerebral anaemia	1	..	1
Dementia praecox	2	..	2
	78	50	128

TABLE No. 13.

SHOWING DURATION OF INSANITY OF THOSE RECOVERED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Less than one month	..	2	2
From one to three months	9	3	12
From three to six months	10	3	13
From six to twelve months	18	26	44
From one to three years	33	13	46
From three to five years	5	2	7
From five to seven years	3	1	4
	78	50	128

TABLE No. 14.

SHOWING THE CAUSE OF DEATH OF THOSE WHO DIED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Tuberculosis, pulmonary	2	4	6
Tubercular enteritis	..	1	1
Exhaustion from melancholia	4	2	6
Exhaustion from dementia	3	..	3
Exhaustion from epilepsy	..	2	2
Exhaustion from mania	2	..	2
Chronic diarrhœa	3	..	3
Apoplexy	3	..	3
Acute desquamative enteritis	1	..	1
Acute dilation of the heart	1	..	1
Gastritis	..	1	1
Cancer	1	1	2
Diabetis	1	1	2
Broncho pneumonia	1	..	1
General paresis	2	..	2
Cholera morbus	1	..	1
Meningitis	1	..	1
Senile gangrene	..	1	1
Tumor of brain	2	..	2
Erysipelas	1	..	1
Cardiac dropsy	1	..	1
Pernicious malarial fever	1	..	1
	31	13	44

TABLE No. 15.

SHOWING THE FORM OF INSANITY OF THOSE WHO DIED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Mania, acute	6	..	6
Mania, subacute	1	..	1
Mania, recurrent	4	1	5
Mania, chronic	4	4	8
Mania, toxic	1	..	1
Mania, epileptic	2	2	4
Melancholia	5	5	10
Dementia	3	..	3
Imbecility	5	1	6
	31	13	44

TABLE No. 16.

SHOWING THE AGE AT DEATH OF THOSE WHO DIED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
From fifteen to twenty years	..	..	..
From twenty to thirty years	2	..	2
From thirty to forty years	6	6	12
From forty to fifty years	5	3	8
From fifty to sixty years	9	2	11
From sixty to seventy years	5	1	6
From seventy to eighty years	4	1	5
	31	13	44

TABLE No. 17.

SHOWING LENGTH OF TIME SPENT IN THE HOSPITAL OF THOSE WHO DIED DURING THE PAST TWO YEARS.

	Males.	*Females.*	*Total.*
Less than one week	1	1	2
From one to four weeks	4	..	4
From one to three months	2	2	4
From three to six months	5	..	5
From six to twelve months	7	..	7
From one to three years	3	4	7
From three to six years	4	2	6
From six to ten years	2	3	5
From ten to fifteen years	1	..	1
From fifteen to twenty years	..	1	1
From twenty to thirty years	2	..	2
	31	13	44

TABLE No. 18.

SHOWING RESIDENCE OF THOSE REMAINING IN THE HOSPITAL.

	Males.	*Females.*	*Total.*
Alamance	..	1	1
Anson	1	..	1
Beaufort	5	10	15
Bertie	3	6	9
Bladen	9	3	12
Brunswick	..	3	3
Burke	..	1	1
Camden	2	2	4
Carteret	6	5	11
Chatham	5	5	10
Chowan	2	2	4
Columbus	2	6	8
Craven	2	6	8
Cumberland	10	12	22
Currituck	3	2	5
Dare	..	2	2
Duplin	6	5	11
Durham	8	11	19
Edgecombe	4	6	10
Franklin	6	9	15
Gates	1	1	2
Granville	7	6	13
Greene	2	4	6
Halifax	7	9	16
Harnett	1	7	8
Hertford	2	..	2
Hyde	4	3	7
Johnston	2	9	11
Jones	3	..	3
Lenoir	2	3	5
Martin	4	9	13
Moore	4	2	6
Nash	4	5	9
New Hanover	10	10	20
Northampton	2	7	9
Onslow	1	3	4
Orange	..	1	1
Pamlico	1	2	3
Pasquotank	4	2	6
Pender	1	1	2
Perquimans	1	..	1
Pitt	4	7	11

	Males.	*Females.*	*Total.*
Rockingham	1	1	2
Robeson	3	11	14
Sampson	1	5	6
Stanly	1	..	1
Surry	1	..	1
Tyrrell	3	..	3
Vance	3	3	6
Wake	15	16	31
Warren	4	5	9
Wayne	3	15	18
Wilson	10	5	15
Washington	3	2	5
	191	252	443

CHAPLAIN'S REPORT.

To the Board of Directors of the Central Hospital for the Insane, Raleigh, N. C.

GENTLEMEN:—As Chaplain of the State Hospital at Raleigh, N. C., I beg to report that since the beginning of the fiscal year I have held religious services at 9:30 A. M. on Sundays. It is very gratifying to me to be able to report that I have in the Hospital patients one of the most attentive and appreciative congregations to be found in the State. The patients seem glad to see me every Sunday, and I believe that the services held are helpful to them in more ways than one. The patients give every evidence of kind and painstaking attention on the part of attendants and authorities, who take pleasure in making a part of the congregation.

Yours truly,

THOS. N. IVEY, *Chaplain.*

TREASURER'S REPORT.

STATE TREASURY DEPARTMENT,
RALEIGH, N. C., January 10, 1907.

I hereby certify that the receipts and disbursements of the State Hospital, Raleigh, for the two fiscal years 1905 and 1906 were as follows:

Balance forwarded		$ 4,566.20
Receipts 1905 and 1906:		
Appropriation for support		150,000.00
Appropriation for lights and water		6,000.00
Appropriation for boilers		8,000.00
Appropriation for repairs		6,000.00
Appropriation to pay deficit		1,835.45
Appropriation for building		40,000.00
Earnings		8,800.32
Insurance		1,733.99
Amount borrowed		12,800.00
		$239,735.96
Disbursements 1905 and 1906	$230,226.82	
Balance to 1907	9,509.14	
	$239,735.96	$239,735.96

B. R. LACY,
Treasurer ex officio.

STEWARD'S REPORT.

DIX HILL,

STATE HOSPITAL AT RALEIGH,

RALEIGH, N. C., November 30, 1906.

DR. JAMES MCKEE, *Superintendent.*

DEAR SIR:—I herewith submit to you in tabulated form the appropriations and expenditures for the fiscal years 1905 and 1906, ending November 30th, with an itemized account of cash received from various sources, also an itemized statement of the product from the farm, garden, and dairy, with their estimated value.

Abstract A shows the monthly expenditures.

Abstract B shows the expenditures classified.

Abstract C shows the cash receipts and expenditures.

Abstract D shows the product of farm, garden, and dairy.

Abstract E shows the appropriations, expenditures, and the outstanding accounts.

All of which is respectfully submitted,

CHAS. HARDESTY,

Steward.

ABSTRACT A.

RECEIPTS AND EXPENDITURES FOR FISCAL YEAR ENDING NOVEMBER 30, 1905.

Appropriation for fiscal year 1905	$ 75,000.00
Appropriation for water and lights	3,000.00
Appropriation for outstanding indebtedness	1,800.00
Collected from insurance companies—account of fire	137.63
Cash sales and receipts from pay patients in December	362.42
Cash sales and receipts from pay patients in January	340.10
Cash sales and receipts from pay patients in February	328.32
Cash sales and receipts from pay patients in March	381.41
Cash sales and receipts from pay patients in April	326.83
Cash sales and receipts from pay patients in May	657.14

Cash sales and receipts from pay patients in June		$ 366.59
Cash sales and receipts from pay patients in July		350.14
Cash sales and receipts from pay patients in August		389.77
Cash sales and receipts from pay patients in September		1,583.99
Cash sales and receipts from pay patients in October		321.29
Cash sales and receipts from pay patients in November		652.57
Total receipts		$ 85,998.20
Expenditures for December	$ 8,360.68	
Expenditures for January	8,008.24	
Expenditures for February	7,811.02	
Expenditures for March	8,459.32	
Expenditures for April	7,190.95	
Expenditures for May	5,619.46	
Expenditures for June	6,107.42	
Expenditures for July	4,759.69	
Expenditures for August	6,813.71	
Expenditures for September	7,104.83	
Expenditures for October	5,176.50	
Expenditures for November	7,200.61	
		82,612.43
By balance		$ 3,385.77
Appropriation for improvements and repairs		$ 6,000.00
Expenditures to date		5,283.51
By balance		$ 716.49
Appropriation for boilers		$ 8,000.00
Expenditures to date		8,008.91
To balance		$ 8.91
Appropriation for building		$ 40,000.00
Expenditures to date		12,622.79
By balance		$ 27,377.21

ABSTRACT B.

CLASSIFICATION OF EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1905.

	Dec. 1904.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Total.
Amusements	$ 11.00	$ 26.00	$ 15.00	$ 24.00	$ 31.00	$ 43.00	$ 36.00	$ 19.00	$ 16.00	$ 20.00	$ 19.00	$ 25.00	$ 285.00
Blacksmithing	9.70	6.60	5.70	-------	6.75	15.30	7.25	7.40	9.40	7.40	4.50	9.50	89.50
Books and periodicals	-------	2.00	-------	19.50	2.75	8.50	11.25	16.75	9.75	-------	-------	9.50	80.00
Bacon	141.90	102.46	-------	-------	324.22	157.08	60.69	369.64	447.43	345.80	322.00	68.00	2,339.22
Baking powders	-------	28.00	32.23	-------	28.00	-------	30.24	-------	28.00	2.52	-------	2.00	150.99
Butter	249.53	227.93	165.48	192.13	228.09	228.75	270.63	205.88	261.42	247.71	239.66	262.02	2,779.23
Brooms	24.00	-------	-------	-------	-------	-------	-------	72.00	-------	-------	-------	48.00	144.00
Coffee and tea	136.76	35.99	62.23	176.88	19.00	9.00	141.21	-------	55.78	78.80	2.25	195.33	913.23
Carriage and wagon hire	5.00	22.00	-------	5.25	1.25	1.50	5.35	7.75	15.55	7.00	18.00	9.00	97.65
Crockery and kitchen ware	24.63	-------	53.55	49.11	3.50	41.23	7.50	27.60	37.40	-------	59.16	12.41	316.09
Crackers and bread	16.28	3.75	6.91	139.39	5.64	4.07	4.07	-------	11.16	12.26	-------	119.98	323.51
Cheese	14.30	14.82	27.91	9.18	5.85	-------	-------	-------	-------	11.52	18.43	10.90	112.91
Dry goods, clothing, etc.	307.03	210.65	959.24	371.02	581.77	98.87	321.49	41.08	426.59	657.51	12.00	134.79	4,122.04
Dry goods, bedding, etc.	-------	-------	-------	-------	-------	159.21	283.00	-------	15.60	29.00	232.95	505.50	1,225.26
Clerical services to Board	-------	-------	-------	-------	-------	-------	-------	-------	-------	40.00	-------	-------	40.00
Directors and Executive Committee expenses	57.75	31.45	19.00	18.95	69.75	18.95	18.95	-------	62.90	-------	124.45	19.00	441.15
Eggs	42.14	56.98	62.41	35.57	90.81	87.98	37.70	80.37	49.66	111.64	159.79	84.25	894.30
Express and freight	84.59	155.17	15.57	88.47	85.25	71.65	24.84	189.81	35.25	63.72	91.30	103.85	1,009.47
Fruit	60.57	31.93	28.25	-------	4.00	15.65	30.80	57.53	69.74	54.90	36.00	152.30	541.67
Farming implements	16.40	26.95	-------	-------	78.36	12.40	15.27	-------	23.40	5.00	-------	12.90	190.68
Fish and oysters	191.35	68.60	35.70	51.63	89.95	102.87	15.10	10.37	66.57	75.74	55.64	109.60	873.12
Furniture	-------	-------	-------	55.10	-------	-------	-------	-------	-------	-------	59.00	-------	114.10
Fertilizers	86.80	49.55	284.38	44.00	25.00	292.18	56.43	71.00	5.40	62.10	155.50	3.00	1,135.34
Flour, meal and yeast	43.95	859.61	69.90	72.90	101.90	9.80	954.65	124.10	276.58	9.10	9.10	40.60	2,572.19
Forage, chops, bran, etc.	37.50	189.92	483.88	442.43	335.00	-------	82.05	217.42	210.00	396.93	75.00	235.85	2,705.98
Fuel, wood and coal	2,188.90	2,050.16	1,201.01	1,742.24	678.33	6.60	36.40	77.86	227.82	653.05	-------	942.62	9,804.99
Fresh meats and game	540.06	608.95	751.51	399.87	409.98	332.24	546.61	322.09	342.65	445.78	531.35	327.08	5,558.17
Grain, corn and oats	18.00	-------	11.68	9.50	195.00	-------	-------	-------	59.05	17.25	-------	43.50	353.98
Hominy, grits and oatflakes	28.20	12.00	36.70	41.75	-------	27.05	16.50	20.80	6.80	24.00	19.00	32.00	264.80
Harness, vehicles, etc.	-------	55.45	-------	6.75	10.50	87.25	3.25	4.10	81.75	10.00	38.25	11.05	308.35
Ice	-------	-------	-------	-------	34.20	66.00	108.62	139.15	111.65	114.68	123.37	39.60	737.27
Improvements and repairs	433.39	231.77	281.54	371.33	619.52	205.76	308.59	96.78	201.29	170.14	17.33	237.82	3,175.26
Lard	123.51	-------	24.38	-------	-------	-------	51.70	-------	48.59	102.24	-------	106.77	457.19
Land rents	125.00	-------	50.00	-------	65.00	-------	65.00	30.00	71.63	60.00	-------	57.50	524.13
Liquors	-------	-------	92.06	-------	-------	-------	-------	-------	-------	-------	-------	17.83	109.89
Lights and attachments	121.50	150.25	138.75	1,117.90	385.73	118.87	127.55	89.29	84.52	142.42	111.87	191.50	2,780.35

ABSTRACT B—Continued.

	Dec. 1904.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Total.
Lubricating oil	$	$ 40.22	$ 3.76	$	$	$ 39.47	$	$	$ 26.03	$	$ 1.35	$	$ 110.83
Molasses	66.88		42.50	27.25	26.50		41.25	36.34		28.50	25.50	28.38	323.10
Ministerial services			150.00										150.00
Medicine	96.73	98.91	101.04	34.09	79.34	85.36	27.08	41.29	30.40	77.02		36.95	708.21
Poultry	226.01	62.10	68.70	60.60	34.30	72.87	110.71	219.66	200.96	170.78	191.24	318.61	1,736.54
Rice	181.45	86.63	7.80		64.50	88.92		73.50				20.00	522.80
Starch, soaps, etc.	171.25	9.00	74.50	21.25	92.50	58.00	34.80		78.03	127.50	34.00	58.88	759.71
Salaries and wages	1,894.94	1,887.69	1,859.96	1,934.35	1,942.51	1,936.34	1,881.80	1,861.08	1,932.67	1,872.25	1,876.73	1,904.95	22,785.27
Salt	6.50	6.50	13.55	13.10	5.50		6.00		9.25	5.50	5.50		71.40
Water	141.64	161.01	121.19	125.07	109.62	115.81	137.43	120.00	101.43	110.22	84.55	110.55	1,438.52
Stationery and postage	99.20	45.90	6.50	16.00	20.70	68.90	11.50	28.01	11.00	23.15	11.15	52.65	394.66
Shoes and boots	58.80	117.45	159.60		129.30	2.25	146.25		64.80	44.50	284.90	171.00	1,178.85
Stock, horses, mules, cows, etc.	82.00					773.25		6.75	30.00	368.00		85.50	1,345.50
Sugar			207.54	634.98	23.50				887.47	38.68			1,792.17
Straw		8.93						21.29	10.97		6.76	10.00	57.95
Seeds and shrubs		114.80	6.87	22.85	4.78				2.10	102.82	92.44	3.61	350.27
Sundries, spices, etc.	46.64	8.60	5.01	84.08	12.80	69.20	4.15	51.15	9.59	92.20	4.60	161.85	549.87
Telegrams	.90	1.56	1.99			6.36	2.26	.41		7.98	2.23	1.15	24.84
Telephones	12.50		10.85	.85	36.10	37.50	12.50			19.60		11.45	141.35
Traveling expenses										3.00		6.30	9.30
Tobacco	98.25	100.00	42.94		12.60	43.47				34.92			332.18
Vinegar							18.00	1.80	49.68		17.90		87.38
Vegetables	37.25		11.75		80.30			.64			2.75	38.23	170.92
Total	8,360.68	8,008.24	7,811.02	8,459.32	7,190.95	5,619.46	6,107.42	4,759.69	6,813.71	7,104.83	5,176.50	7,200.61	82,612.43

ABSTRACT C.

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF DECEMBER, 1904.

T. J. Basnight, account Tweedy	$	30.41
G. S. McCauly, account E. McCauly		10.00
Mrs. E. McGhee, account Charles Skinner		50.00
J. L. Obrian, account L. Obrian		10.00
C. T. Bailey, account J. Y. Leigh		20.00
W. King, account J. H. King		20.00
G. M. Fountain, account N. L. Hargrove		20.00
J. G. Justice, account Mrs. A. Justice		20.00
G. H. Brown, account Mary Brown		20.00
L. A. Kuester, account two turkeys		2.48
W. H. Jennings, account W. H. Sherlock		20.00
W. E. Lyon, account W. H. Lyon		20.00
C. L. Jenkins, account wife's board		10.00
W. H. Carty, account E. Carty		20.00
G. S. McCauly, account Etta McCauly		10.00
H. L. Fry, account Hugh Fry		20.00
E. Haywood, account E. B. Haywood		20.00
H. Bryan, account J. J. Bryan		20.00
Discount from Dust-proof Floor Dressing Company		19.53
Total receipts	$	362.42

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JANUARY, 1905.

G. S. McCauly, account Etta McCauly	$	20.00
J. L. Obrian, account L. Obrian		10.00
G. H. Brown, account Mary Brown		20.00
Charles Fish, account slide trombone		15.00
C. L. Jenkins, account board wife		10.00
Edgar Haywood, account E. B. Haywood		20.00
D. S. Alderman, account J. H. Alderman		20.00
W. King, account J. H. King		20.00
J. G. Justice, account Annie Justice		20.00
G. M. Fountain, account N. L. Hargrove		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
W. H. Lyon, account W. E. Lyon		20.00
E. L. McGhee, account Charles Skinner		50.00
J. R. Ferrall, account cabbages sold		15.38
W. H. Carty, account E. Carty		20.00
P. D. Webster, account T. J. Webster		20.00
H. L. Fry, account Hugh Fry		20.00

T. A. Holliday, account razor	$	1.25
Lewis McKee, account razor		1.25
Claud Broughton, account razor		1.25
C. L. Jenkins, account razor		1.25
T. I. Jones, account board wife 8 days		2.67
R. D. Little, account board wife 10 days		3.33
Total	$	351.38
Less $11.28 returned account J. J. Bryan, deceased		11.28
Balance	$	340.10

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF FEBRUARY, 1905.

J. L. Obrian, account L. Obrian	$	10.00
C. L. Jenkins, account board wife		10.00
G. H. Brown, account M. Brown		20.00
E. L. McGhee, account Charles Skinner		50.00
W. H. Lyon, account W. E. Lyon		20.00
J. G. Justice, account Annie Justice		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
D. S. Alderman, account J. H. Alderman		20.00
Lucy Haywood, account E. B. Haywood		20.00
W. H. Carty, account E. Carty		20.00
P. D. Webster, account John Webster		20.00
H. L. Fry, account Hugh Fry		20.00
H. T. Knott, account C. D. Hicks		20.00
W. J. Moore, account rags sold		5.82
R. W. King, account J. H. King		20.00
R. D. Little, account board wife ten days		2.50
T. I. Jones, account board wife one month		10.00
Total receipts	$	328.32

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF MARCH, 1905.

J. L. Obrian, account L. Obrian	$	10.00
Lucy Haywood, account E. B. Haywood		20.00
A. Mayo, account L. J. Silverthorne		15.00
C. L. Jenkins, account board wife		10.00
J. H. King, account R. W. King		20.00
G. M. Fountain, account N. L. Hargrove		20.00
E. L. McGhee, account Charles Skinner		50.00
G. H. Brown, account Mary Brown		20.00
J. G. Justice, account Annie Justice		20.00

W. H. Lyon, account W. E. Lyon	$	20.00
G. D. Sherlock, account W. H. Sherlock		20.00
E. M. Lamb, account Lucy Lamb		20.00
D. S. Alderman, account J. H. Alderman		20.00
W. H. Carty, account E. Carty		20.00
H. Andrews, account A. J. Andrews		20.00
H. T. Knott, account C. D. Hicks		20.00
H. L. Fry, account Hugh Fry		20.00
T. J. Basnight, account J. V. Tweedy		30.41
P. D. Webster, account John Webster		20.00
W. A. Simpkins, account 4,000 cabbage plants at $1.50		6.00
T. I. Jones, account board wife		10.00
	$	401.41
Less $20.00 refunded to John Webster		20.00
	$	381.41

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF APRIL, 1905.

C. L. Jenkins, account board wife	$	10.00
J. L. Obrian, account L. Obrian		10.00
Henry Perry, account J. W. Twisdale		20.00
Lucy Haywood, account E. B. Haywood		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
J. G. Justice, account Annie Justice		20.00
G. H. Brown, account Mary Brown		20.00
R. W. King, account J. H. King		20.00
J. A. Caplin, account service of bull		2.00
W. E. Lyon, account W. H. Lyon		20.00
W. E. Carty, account E. Carty		20.00
Hattie Andrews, account A. J. Andrews		20.00
D. S. Alderman, account J. H. Alderman		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
Knott Bros., account C. D. Hicks		20.00
E. A. Perry, account Lucy Perry		20.00
J. Schwartz, account hides sold		18.13
Raleigh Milling Company, account 890 sacks, at 3 cents each		26.70
Total	$	326.83

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF MAY, 1905.

G. M. T. Fountain, account N. L. Hargrove	$	20.00
E. L. McGhee, account Charles Skinner		100.00
Lucy Haywood, account E. B. Haywood		20.00
G. H. Brown, account Mary Brown		20.00
J. L. Obrian, account L. Obrian		10.00

C. L. Jenkins, account board wife	$	10.00
T. I. Jones, account 1⅔ months board wife		16.67
Penn Metal Roofing and Ceiling Company, account rebate		11.71
J. G. Justice, account Annie Justice		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
W. H. Carty, account E. Carty		20.00
George Gill, account Susan Gill		180.00
Henry Perry, account J. W. Twisdale		20.00
W. H. Lyon, account W. E. Lyon		20.00
T. J. Basnight, account V. H. Tweedy		30.50
Dora Jones, account old wagon		15.00
Hattie Andrews, account A. J. Andrews		20.00
A. Mayo, account L. J. Silverthorne		15.00
D. S. Alderman, account J. H. Alderman		20.00
R. W. King, account J. H. King		20.00
W. J. Moore, account rags sold		12.76
Standard Gas and Electric Company, 31 barrels at 50 cents		15.50
E. A. Perry, account Lucy Perry		20.00
Total	$	657.14

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JUNE, 1905.

C. L. Jenkins, account board wife	$	10.00
J. L. Obrian, account L. Obrian		10.00
G. H. Brown, account Mary Brown		20.00
Hattie Andrews, account A. J. Andrews		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
Lucy Haywood, account E. B. Haywood		20.00
E. L. McGhee, account Charles Skinner		50.00
Geo. D. Sherlock, account W. H. Sherlock		20.00
W. H. Lyon, account W. E. Lyon		20.00
W. H. Carty, account E. Carty		20.00
W. A. Simpkins, account cabbages sold		12.40
Henry Perry, account J. W. Twisdale		20.00
John G. Justice, account Annie Justice		20.00
W. A. Simpkins, account cabbages sold		10.05
L. A. Kuester, account 10 25-pound ice tickets		1.00
D. S. Alderman, account J. H. Alderman		20.00
F. M. Williams, account Nannie Williams		40.00
E. A. Perry, account Lucy Perry		20.00
B. Enoch, account board wife		13.14
	$	366.59

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JULY, 1905.

G. S. Mewborne, account H. W. McKay	$	13.00
G. M. T. Fountain, account N. L. Hargrove		20.00
C. L. Jenkins, account board wife		10.00
G. H. Brown, account Mary Brown		20.00
Edgar Haywood, account E. B. Haywood		20.00
Eliza McGhee, account Charles Skinner		50.00
C. V. Robertson, account Mary Robertson		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
J. L. Obrian, account L. Obrian		10.00
J. G. Justice, account Annie Justice		20.00
W. H. Lyon, account W. E. Lyon		20.00
W. H. Carty, account E. Carty		20.00
W. A. Simpkins, account cabbages sold		19.00
Hattie Andrews, account A. J. Andrews		20.00
B. Enoch, account wife		13.14
F. M. Williams, account N. Williams		20.00
E. A. Perry, account Lucy Perry		20.00
Pattie Linsey, account G. M. Linsey		15.00
	$	350.14

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF AUGUST, 1905.

D. S. Alderman, account J. H. Alderman	$	20.00
Henry Perry, account J. W. Twisdale		20.00
C. L. Jenkins, account board wife		10.00
G. M. T. Fountain, account N. L. Hargrove		20.00
Edgar Haywood, account E. B. Haywood		20.00
George Brown, account Mary Brown		20.00
E. L. McGhee, account Charles Skinner		50.00
J. L. Obrian, account L. Obrian		10.00
Polly Renfrow, account Bettie Renfrow		26.21
G. D. Sherlock, account W. H. Sherlock		20.00
W. H. Lyon, account W. E. Lyon		20.00
C. V. Robertson, account Mary Robertson		20.00
W. H. Carty, account E. Carty		20.00
J. G. Justice, account Annie Justice		20.00
B. Enoch, account board wife		13.14
F. M. Williams, account Nannie Williams		20.00
Charlotte Mitchell, account W. C. Mitchell		40.42
A. Mayo, account L. J. Silverthorne		15.00
J. B. Hunter, account Annie Hunter		20.00
	$	404.77
Less three weeks board A. J. Andrews		15.00
By balance	$	389.77

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF SEPTEMBER, 1905.

C. L. Jenkins, account board wife		$ 10.00
D. S. Alderman, account J. S. Alderman		20.00
J. L. Obrian, account L. Obrian		10.00
J. L. Hassell, account W. A. Jones		40.00
T. J. Basnight, account V. H. Tweedy		30.50
G. M. T. Fountain, account N. L. Hargrove		20.00
G. H. Brown, account Mary Brown		13.15
Edgar Haywood, account E. B. Haywood		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
Jeff Upchurch, account 40 bags, at 3 cents		1.20
E. L. McGhee, account Charles Skinner		50.00
J. G. Thorne, account Mattie Thorne		5.00
E. A. Perry, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
B. Enoch, account board wife		13.14
W. H. Lyon, account W. E. Lyon		20.00
S. J. Mewborne, account H. W. McKay		13.00
D. S. Robertson, account Mary Robertson		20.00
J. G. Justice, account Annie Justice		20.00
D. S. Alderman, account J. H. Alderman		20.00
T. P. Sale, account one horse		100.00
A. D. Ward, attorney, account Seth Jones estate	$ 500.00	
A. D. Ward, attorney, account N. B. Gibbs estate	720.00	
	$1,220.00	
Commission to A. D. Ward, attorney, 10 per cent	122.00	
		1,098.00
Total		$ 1,583.99

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF OCTOBER, 1905.

J. L. Obrian, account L. Obrian	$ 10.00
Edgar Haywood, account E. B. Haywood	20.00
G. H. Brown, account Mary Brown	13.15
Janie Hunter, account board one week	5.00
C. L. Jenkins, account board wife	10.00
Eliza McGhee, account Charles Skinner	50.00
G. M. T. Fountain, account N. L. Hargrove	20.00
G. D. Sherlock, account W. H. Sherlock	20.00
F. M. Williams, account Mollie Williams	20.00
C. V. Robertson, account Mary Robertson	20.00
Henry Perry, account J. Twisdale	20.00

W. H. Carty, account E. Carty	$	20.00
B. Enoch, account board wife		13.14
J. G. Justice, account Annie Justice		20.00
D. S. Alderman, account J. H. Alderman		20.00
E. A. Perry, account Lucy Perry		40.00
Total	$	321.29

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF NOVEMBER, 1905.

Geo. H. Brown, account Mary Brown	$	13.15
J. L. Obrian, account L. Obrian		10.00
C. L. Jenkins, account board wife		10.00
Edgar Haywood, account E. B. Haywood		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
G. D. Sherlock, account W. H. Sherlock		20.00
Albian Dunn, account Lucy Perry		20.00
S. D. Robertson, account Mary Robertson		20.00
B. Enoch, account board wife		13.14
W. H. Carty, account E. Carty		20.00
J. G. Justice, account Annie Justice		20.00
Polly Renfrow, account Bettie Renfrow		26.28
D. S. Alderman, account J. H. Alderman		20.00
H. D. Cox, account Mrs. H. D. Cox		20.00
Dr. James McKee, superintendent, account provisions		400.00
Total	$	652.57

ABSTRACT D.

PRODUCTS OF FARM, GARDEN, AND DAIRY FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1905.

Apples, 48½ bushels at 80c	$	38.80
Asparagus, 144 bunches at 5c.		7.20
Beets, table, 90½ bushels at 60c		54.30
Beans, snap, 173 bushels at 75c		129.75
Beans, Lima, 209½ bushels at 50c		104.75
Beans, dry, 15 bushels at $2.00		30.00
Beans, navy, 4 bushels at $3.00		12.00
Beef, 1,159 pounds at 6½c		75.33
Cabbage, 13,729 heads at 4c		549.16
Carrots, 85 bushels at 75c		63.75
Chickens, 125 at 20c		25.00
Corn fodder, 28,945 pounds at 80c		231.56
Corn, 2,115 bushels at 60c		1,269.00
Corn ensilage, 327 tons at $3.00		981.00

Cantaloupes, 8,480 at 3c	$ 254.40
Cucumbers, 134 bushels at 70c	93.80
Collards, 7,800 at 2c	156.00
Cauliflower, 295 heads at 5c	14.75
Eggs, 266 dozen at 20c	53.20
Rye, green, 23,500 pounds at 20c. per hundred	47.00
Vetch and oats, green, 29,300 pounds at 20c. per hundred	58.60
Clover, green, 8,800 pounds at 30c. per hundred	26.40
Hay, pea-vine, 51,000 pounds at 60c. per hundred	306.00
Hay, vetch and oats, 10,000 pounds at 50c. per hundred	50.00
Hay, 17,000 pounds at 60c. per hundred	102.00
Grapes, 10 bushels at $1.00	10.00
Lettuce, 1,486 heads at 1c	14.86
Leeks, 80 bushels at 70c	56.00
Milk, 23,648 gallons at 20c	4,729.60
Manure, 485 loads at $1.00	485.00
Onions, 70 bushels at 90c	63.00
Okra, 149½ bushels at 75c	112.12
Parsnips, 55 bushels at 80c	44.00
Peas, dry, 325 bushels at $1.00	325.00
Peas, English, 69 bushels at $1.60	110.40
Peas, green, 171 bushels at $1.00	171.00
Potatoes, Irish, 129 bushels at 80c	103.20
Potatoes, sweet, 800 bushels at 50c	400.00
Pork, 10,000 pounds at 8c	800.00
Peaches, 62 bushels at $1.00	62.00
Plums, 33 bushels at $1.00	33.00
Radishes, 42 bushels at 70c	29.40
Roasting-ears, 1,352 dozen at 10c	135.20
Pepper, 270 strings at 5c	13.50
Strawberries, 2,211 quarts at 8c	176.88
Salad, 1,258 bushels at 40c	503.20
Salsify, 40 bushels at $1.00	40.00
Squash, 298 bushels at 40c	119.20
Shucks, 6,000 pounds at 20c	12.00
Tomatoes, 212 bushels at 80c	169.60
Turnips, 300 bushels at 30c	90.00
Watermelons, 3,245 at 5c	162.25
Vegetables, eggs, 120 at 5c	6.00
Beets for stock, 15 tons at $8.00	120.00
Wood, oak, 5 cords at $2.00	10.00
Hauling sand and brick	684.00
Total	$14,525.16

ABSTRACT A.

RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1906.

Appropriation for fiscal year 1906	$ 75,000.00
Appropriation for water and lights	3,000.00
Collected from fire insurance companies account fire	3,000.00
Cash sales and receipts from pay patients in December	450.50
Cash sales and receipts from pay patients in January	516.92
Cash sales and receipts from pay patients in February	299.67
Cash sales and receipts from pay patients in March	554.04
Cash sales and receipts from pay patients in April	206.29
Cash sales and receipts from pay patients in May	750.29
Cash sales and receipts from pay patients in June	223.15
Cash sales and receipts from pay patients in July	176.29
Cash sales and receipts from pay patients in August	280.02
Cash sales and receipts from pay patients in September	402.67
Cash sales and receipts from pay patients in October	243.15
Cash sales and receipts from pay patients in November	1,664.28
Total receipts	$ 85,363.63

Expenditures for December	$ 8,272.57	
Expenditures for January	7,537.00	
Expenditures for February	9,186.92	
Expenditures for March	7,323.49	
Expenditures for April	6,204.77	
Expenditures for May	6,811.12	
Expenditures for June	7,608.64	
Expenditures for July	6,037.64	
Expenditures for August	5,700.26	
Expenditures for September	5,692.90	
Expenditures for October	7,945.87	
Expenditures for November	7,269.20	
		85,590.38
To balance		$ 226.75

ABSTRACT B.

CLASSIFICATION OF EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1906.

	Dec. 1905.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Total.
Amusements	$ 40.75	$ 63.00	$ 21.00	$ 4.80	$ 6.00	$ 36.00	$ 5.00	$	$ 5.00	$ 23.00	$ 20.00	$ 24.00	$ 248.55
Blacksmithing	10.55		.40					2.00	1.25	2.00		2.00	18.20
Books and periodicals	6.00	18.00	2.00	22.60		8.00	18.00	5.75		1.00	5.00	23.50	109.85
Bacon	283.70	89.65	186.09	324.89	427.47	420.74	313.43	203.83	240.39	235.91	536.11	321.32	3,583.53
Baking powder	9.26	13.14	22.30	41.49	12.36	39.93	16.87	42.98		36.56	39.97	1.40	276.35
Butter	269.50	283.11	217.40	207.72	290.65	271.47	243.65	226.28	147.55	230.14	266.58	167.12	2,821.17
Brooms and dusters		127.96	53.52		51.50							72.00	304.98
Coffee and teas	18.00	6.50	53.00	62.60	46.00	90.65	55.98		84.70	44.77	73.65	40.49	576.34
Carpets and mattings	92.60			10.80				21.60		23.65			148.65
Carriage and wagon hire		12.00	1.50		11.00			5.00	1.50	1.00		183.00	215.00
Cheese	9.85	6.15			1.23						10.20	16.80	44.23
Clerical labor	43.88												43.88
Crockery and kitchen ware	46.40	37.85	18.00	28.95	24.54	27.09		26.80	27.72	30.80	48.70	12.60	329.45
Crackers and bread	5.10	9.44							147.03	1.19	2.59	.90	166.25
Dry goods and clothing	717.22	17.20	1,098.92	121.38	8.75		97.90	252.30	509.76	77.61	682.92	270.43	3,854.39
Dry goods, bedding, etc.	322.84	306.40			465.00				8.00	17.85	77.00	85.75	1,282.84
Eggs	128.42	126.11		108.14	113.62	89.93	92.38	125.87	102.93	125.23	157.95	171.00	1,341.58
Express and freight	75.67	38.65	37.08	13.95	51.36	66.81	45.89	50.18	36.54	84.91	31.84	80.40	613.28
Fruit	113.90	20.55	22.50	4.85	9.75	19.63	68.75	15.95	11.00	17.60	17.15	22.05	343.68
Farm implements	40.60	14.30		25.60	29.23	9.71	3.00	8.70		7.55		11.50	150.19
Fish and oysters	85.25	73.04	60.49	102.07	95.20	41.75	32.60	53.70	73.12	97.20	40.30	63.08	817.80
Furniture	12.00	6.75	123.70	22.90					92.25	61.25	4.50	4.50	327.85
Fertilizers	15.00	12.40	151.50	355.60	16.00	43.00	3.00	82.00	146.65	21.50	84.00	86.98	1,017.63
Flour, meal and yeast		776.60	103.20	26.25		40.15	868.02	146.42		70.41	28.00	113.25	2,182.30
Forage, bran, etc.	320.21	29.61	241.02	636.25	122.90	138.10	393.29	377.00	16.43	15.53	188.00	656.78	3,135.12
Fuel, wood and coal	1,188.85	662.22	2,663.61	1,551.67	243.36	253.77	1,585.87	718.54	7.15	193.50	123.05	274.60	9,466.19
Fresh meats and game	258.32	507.15	262.18	252.04	305.07	355.35	317.41	423.74	265.55	263.40	448.45	603.22	4,251.88
Grain, corn, oats, rye			47.50		45.50	41.99		60.75		58.31	46.13	56.50	356.68
Hominy, oatflakes, rice, etc.	107.30	36.05	115.43	37.70	105.75	23.50	24.85	3.30	47.55		142.00	27.95	671.38
Harness, vehicles, etc.	8.61	5.50	76.00		7.00			100.70	12.75		1.20		211.76
Ice	27.50	28.88	16.50	33.00	38.50	69.00	42.75					9.10	265.23
Improvements and repairs	470.94	896.76	297.77	259.15	537.92	666.93	299.78	59.81	163.29	348.97	1,351.12	283.99	5,636.43
Lard			138.01		136.80		257.79				273.47	146.01	952.08
Liquors and wines	2.00	1.28			3.00					96.30			102.58
Lights and attachments	176.60	172.63	189.28	166.13	180.17	110.33	102.44	121.10	127.72	109.75	131.87	152.00	1,740.02
Lubricating oils		25.75				21.99	47.14	3.76			39.84		138.48

Molasses and syrups	29.50	24.75		41.38	27.00	26.50	26.25		28.00	75.77		24.00	303.15
Ministerial services			150.00										150.00
Medicine, drugs, etc.	49.60	109.01	80.42	42.44	112.13	89.46	49.24	16.46	104.72	91.17	79.98	133.16	957.79
Poultry	235.99	195.60	16.00	69.41	149.73	179.01	103.48	234.35	231.49	207.31	217.51	444.26	2,284.14
Paints and oils	87.52		17.50	30.35	104.37		12.64	23.75	14.25			9.25	299.63
Starch, soaps, lye	93.75	64.96	37.70	100.77	6.75	48.50	24.80	125.10	159.35	181.47	154.13	85.45	1,082.73
Salaries and wages	2,114.82	2,101.95	2,138.58	2,037.44	2,062.49	2,018.22	2,004.40	2,098.31	2,045.86	2,022.08	2,169.26	2,250.41	25,063.82
Salt		16.50		5.50			78.78	15.03	86.30	25.75		24.75	252.61
Water rents	110.55	127.02	131.25	147.03	135.09	135.09	154.58	145.61	168.69	132.43	155.98	139.64	1,682.96
Stationery and postage	26.65	24.15	5.00	21.10	61.80	12.10	5.45	18.25		120.70	10.00	10.50	315.70
Shoes and boots	205.00	2.26	215.50	35.20	.80	2.25		64.45	5.75	421.90		19.50	972.61
Surgical implements	16.00					1.50							17.50
Stock, horses, cows and mules	16.00									40.00	40.00		96.00
Sugar	2.10	.80	.80	.80		1,234.13	.80	.80	1.13	.75		2.00	1,244.11
Straw					24.00	8.00			20.16			18.25	70.41
Seeds and shrubs		203.88	1.25				3.00			8.01	92.12	25.00	333.26
Sundries, spices, etc.	111.69	27.49		47.44	3.75	21.00	3.85	18.51	10.00	4.50		20.86	269.09
Tinware				9.57					4.50				14.07
Telegrams	.25		.43			5.62		2.91		6.78	4.70	.80	21.49
Telephones	12.50		14.29		29.75			10.00	25.55	17.50	1.65		111.24
Traveling expenses		5.40	5.00		1.95		3.00	5.00	2.00	7.00		10.30	39.65
Tobacco		80.00	59.20			32.30	80.00		80.00		40.00		371.50
Vinegars and ciders	9.00			8.75	1.50	8.82			9.40	13.80		27.90	79.17
Vegetables	8.75	5.50	38.10	36.20	26.63	14.70		24.10				14.00	167.98
Land rents	71.63	60.00		60.00		60.00	82.13	60.00			90.00		483.76
Lime and cement	43.20		36.50	178.13	2.50	9.10	9.00	5.50	7.70				291.63
Laundry work									388.13				388.13
Directors and Executive Committee	121.25	63.10	19.50	31.45	68.90	19.00	31.45	31.45	31.45	19.00	18.95	24.95	480.45
Total	8,272.57	7,537.00	9,186.92	7,323.49	6,204.77	6,811.12	7,608.64	6,037.64	5,700.26	5,692.90	7,945.87	7,269.20	85,590.38

ABSTRACT C.

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF DECEMBER, 1905.

C. L. Jenkins, account board wife	$	10.00
A. Mayo, account L. J. Silverthorne		15.00
S. J. Mewborne, account W. H. McKay		20.00
J. L. Obrian, account L. Obrian		10.00
G. H. Brown, account Mary Brown		13.15
Lucy Haywood, account E. B. Haywood		20.00
E. L. McGhee, account Charles Skinner		100.00
T. J. Basnight, account V. H. Tweedy		30.50
L. A. Kuester, account one turkey		1.75
O. P. Hay, account 471 sacks at 3 cents		14.13
S. O. Middleton, account one calf		4.00
Dr. John D. Biggs, account one calf		4.00
C. V. Robertson, account Mary Robertson		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
Albian Dunn, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
S. S. Knowls, account W. H. Sherlock		20.00
Hattie Andrews, account A. J. Andrews		20.00
B. Enoch, account Mrs. Enoch		6.57
N. F. Clements, account H. D. Cox		20.00
J. Schwartz, account 590 pounds hides at 10 cents		59.00
J. Schwartz, account 40 pounds hides at 6 cents		2.40
Total	$	450.50

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JANUARY, 1906.

D. S. Alderman, account J. H. Alderman	$	20.00
J. G. Justice, account Annie Justice		20.00
C. L. Jenkins, account board wife		10.00
Lucy Haywood, account E. B. Haywood		20.00
G. H. Brown, account Mary Brown		13.15
E. J. Barnes, account Bettie Renfrow		26.27
G. M. T. Fountain, account N. L. Hargrove		20.00
C. V. Robertson, account Mary Robertson		20.00
Albian Dunn, account Lucy Perry		20.00
S. S. Knowles, account W. H. Sherlock		20.00
W. H. Carty, account E. Carty		20.00
E. L. McGhee, account Charles Skinner		25.00
Hattie Andrews, account A. J. Andrews		20.00
Charles Ross, account one old boiler		262.50
	$	516.92

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF FEBRUARY, 1906.

C. L. Jenkins, account board wife	$	10.00
Lucy Haywood, account E. B. Haywood		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
N. F. Clements, account H. D. Cox		20.00
D. S. Alderman, account J. H. Alderman		20.00
G. H. Brown, account Mary Brown		13.15
C. V. Robertson, account Mary Robertson		20.00
Albian Dunn, account Lucy Perry		20.00
S. S. Knowles, account W. H. Sherlock		20.00
J. G. Justice, account Annie Justice		20.00
W. H. Carty, account E. Carty		20.00
J. E. Barnes, account Polly Renfrow		25.75
Hattie Andrews, account A. J. Andrews		20.00
T. J. Basnight, account V. H. Tweedy		30.50
A. Mayo, account L. J. Silverthorne		15.00
J. E. Moore, account 1,318 pounds rags at 40 cents		5.27
	$	299.67

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF MARCH, 1906.

G. H. Brown, account Mary Brown	$	13.15
Lucy Haywood, account E. B. Haywood		20.00
C. L. Jenkins, account board wife		10.00
N. F. Clements, account H. D. Cox		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
S. G. Mewborne, account H. W. McKay		13.00
D. S. Alderman, account J. H. Alderman		20.00
S. S. Knowles, account W. H. Sherlock		20.00
C. V. Robertson, account Mary Robertson		20.00
J. G. Justice, account Annie Justice		30.00
W. H. Carty, account E. Carty		20.00
Crown Milling Company, account one old boiler		264.75
C. M. Cooke, account Clara Harris		15.00
C. V. Robertson, account Mary Robertson		20.00
N. F. Clements, account H. D. Cox		15.00
B. Enoch, account board wife		13.14
S. R. Biggs, account Lillian Askew		20.00
Total	$	554.04

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF APRIL, 1906.

Lucy Haywood, account E. B. Haywood	$	20.00
G. H. Brown, account Mary Brown		13.15
S. S. Knowles, account W. H. Sherlock		20.00
Albian Dunn, account Lucy Perry		20.00
C. V. Robertson, account Mary Robertson		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
J. G. Justice, account Annie Justice		10.00
W. H. Carty, account E. Carty		20.00
D. S. Alderman, account J. H. Alderman		20.00
Hattie Andrews, account A. J. Andrews		20.00
B. Enoch, account Mrs. Enoch		13.14
S. R. Biggs, account Lillian Askew		20.00
	$	216.29
Less $10, refunded account Mrs. H. D. Cox		10.00
	$	206.29

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF MAY, 1906.

George Gill, account Susan Gill	$	200.00
G. H. Brown, account Mary Brown		13.15
Edgar Haywood, account E. B. Haywood		20.00
C. L. Jenkins, account Mrs. Jenkins		10.00
S. S. Knowles, account W. H. Sherlock		20.00
C. V. Robertson, account Mary Robertson		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
W. H. Carty, account E. Carty		20.00
Albian Dunn, account Lucy Perry		20.00
A. Mayo, account L. J. Silverthorne		15.00
James Adams, account one barrel sugar		15.78
Charles Ross, account one old boiler		250.00
T. J. Basnight, account V. H. Tweedy		30.47
J. E. Barnes, account Bettie Renfrow		39.75
S. R. Biggs, account Lillian Askew		20.00
B. Enoch, account Mrs. Enoch		14.14
A. Caplin, account service bull		2.00
J. G. Justice, account Annie Justice		20.00
	$	750.29

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JUNE, 1906.

G. H. Brown, account Mary Brown	$	13.15
C. L. Jenkins, account board wife		10.00
D. S. Alderman, account J. H. Alderman		40.00
J. G. Justice, account Annie Justice		20.00
Edgar Haywood, account E. B. Haywood		20.00
S. S. Knowles, account W. H. Sherlock		20.00
G. M. T. Fountain, account N. L. Hargrove		20.00
C. V. Robertson, account Mary Robertson		20.00
Albian Dunn, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
S. R. Biggs, account Lillian Askew		20.00
	$	223.15

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF JULY, 1906.

G. M. T. Fountain, account N. L. Hargrove	$	20.00
Edgar Haywood, account E. B. Haywood		20.00
B. Enoch, account Mrs. Enoch		13.14
C. L. Jenkins, account wife		10.00
G. H. Brown, account Mary Brown		13.15
S. S. Knowles, account W. H. Sherlock		20.00
Albian Dunn, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
C. V. Robertson, account Mary Robertson		20.00
S. R. Biggs, account Lillian Askew		20.00
	$	176.29

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF AUGUST, 1906.

W. E. Moore, account 680 pounds rags	$	3.40
G. M. T. Fountain, account N. L. Hargrove		20.00
W. F. Ellis, account treatment		20.00
C. L. Jenkins, account wife		10.00
W. H. Carty, account E. Carty		20.00
Albian Dunn, account Lucy Perry		20.00
S. S. Knowles, account W. H. Sherlock		20.00
Lucy Haywood, account E. B. Haywood		20.00
G. H. Brown, account Mary Brown		13.15
J. G. Justice, account Annie Justice		30.00
A. Mayo, account L. J. Silverthorne		15.00
Charlotte Mitchell, account Wiley Mitchell		20.00
S. R. Biggs, account Lillian Askew		20.00
	$	280.00

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF SEPTEMBER, 1906.

T. J. Basnight, account J. V. Tweedy	$	30.45
C. L. Jenkins, account wife		10.00
G. H. Brown, account Mary Brown		13.15
Johnson & Johnson, account old sacks		21.77
R. L. Harper, account old sewing-machines		14.00
S. S. Knowles, account W. H. Sherlock		20.00
Albian Dunn, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
J. G. Justice, account Annie Justice		30.00
J. L. Hassell, account W. A. Jones		20.00
W. R. Crawford, account beef and lamb hides		85.70
J. H. Gill, account old pump		18.00
D. S. Alderman, account J. H. Alderman		60.00
J. Schwartz, account beef hides		39.60
	$	402.67

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF OCTOBER, 1906.

G. M. T. Fountain, account N. L. Hargrove	$	40.00
S. R. Biggs, account Lillian Askew		20.00
J. L. Hassell, account W. A. Jones		20.00
Lucy Haywood, account E. B. Haywood		40.00
G. H. Brown, account Mary Brown		13.15
S. S. Knowles, account W. H. Sherlock		20.00
C. L. Jenkins, board wife		10.00
Albian Dunn, account Lucy Perry		20.00
W. H. Carty, account E. Carty		20.00
J. G. Justice, account Annie Justice		20.00
S. R. Biggs, account Lillian Askew		20.00
	$	243.15

CASH SALES AND RECEIPTS FROM PAY PATIENTS FOR THE MONTH OF NOVEMBER, 1906.

Lucy Haywood, account E. B. Haywood	$	20.00
C. L. Jenkins, account board wife		10.00
George Winston, account Mrs. Winston		20.00
G. H. Brown, account Mary Brown		13.15
G. M. T. Fountain, account Nancy L. Hargrove		20.00
J. L. Hassell, account Mrs. W. A. Jones		20.00
T. J. Alderman, account Florence Alderman		20.00
S. S. Knowles, account W. H. Sherlock		20.00
Albian Dunn, account Lucy Perry		20.00
A. Mayo, account L. J. Silverthorne		15.00

H. G. Mewborne, account W. H. McKay	$	50.00
Dr. James McKee, account horse feed, etc		400.00
W. A. Myatt, account brick sold		60.40
W. B. Barrow (contractor), draying brick and sand		985.73
	$	1,674.28
Less $10.00 board money refunded to Mrs. W. F. Ellis, account W. F. Ellis (patient)		10.00
By balance	$	1,664.28

ABSTRACT D.

PRODUCTS OF FARM, GARDEN, AND DAIRY FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1906.

Apples, 28½ bushels at 80c	$	22.80
Asparagus, 119 bunches at 5c		5.95
Beets, table, 108 bushels at 60c		64.80
Beans, snap, 237½ bushels at 75c		178.12
Beans, Lima, 50 bushels at 50c		25.00
Beans, Lima, dry, 25 bushels at $2.00		50.00
Beef, 3,360 pounds at 7c		235.20
Cabbage, 10,737 heads at 5c		536.85
Chickens, 110 at 20c		22.00
Corn fodder, 35,850 pounds at 80c. per hundred		286.80
Corn ensilage, 330 tons at $3.00		990.00
Corn, 2,430 bushels at 60c		1,458.00
Cantaloupes, 3,129 at 3c		93.87
Cucumbers, 270½ bushels at 70c		189.35
Collards, 2,300 heads at 3c		69.00
Cauliflower, 628 heads at 5c		31.40
Eggs, 534½ dozen at 20c		106.90
Rye, green, 17,910 pounds at 20c. per hundred		35.82
Vetch and oats, green, 27,200 pounds at 20c. per hundred		54.40
Clover, green, 17,700 pounds at 30c. per hundred		53.10
Pea-vine hay, 10,500 pounds at 60c. per hundred		63.00
Hay, 38,840 pounds at 60c. per hundred		213.04
Grapes, 34 bushels at $1.00		34.00
Lettuce, 857 heads at 1c		8.57
Leeks, 102 bushels at 70c		71.40
Milk, 24,005 gallons at 20c		4,801.00
Manure, 515 loads at $1.00		515.00
Onions, 85 bushels at 90c		76.50
Okra, 132 bushels at 75c		99.00
Peas, dry, 200 bushels at $1.00		200.00
Peas, green, 274 bushels at $1.00		274.00
Peas, English, 46 bushels at $1.60		73.60

Potatoes, Irish, 239 bushels at 80c	$ 191.20
Potatoes, sweet, 1,800 bushels at 50c	900.00
Pork, 10,700 pounds at 8c	856.00
Peaches, 19 bushels at $1.00	19.00
Plums, 20½ bushels at $1.00	20.50
Radish, 50 bushels at 70c	35.00
Roasting-ears, 907 dozen at 10c	90.70
Pepper, 135 strings at 10c	13.50
Strawberries, 1,193 quarts at 8c	95.44
Salad, 2,385 bushels at 40c	954.00
Salsify, 20 bushels at $1.00	20.00
Squash, 494 bushels at 40c	197.60
Shucks, 14,000 pounds at 40c	56.00
Tomatoes, 97 bushels at 80c	77.60
Turnips, 353 bushels at 30c	105.90
Watermelons, 4,153 at 5c	207.65
Vegetables, eggs, 194 at 5c	9.70
Beets for stock, 12 tons at $8.00	96.00
Hides, 691 pounds at 10c	69.10
Hauling brick	288.00
Total, 1906	$15,241.36
Total, 1905	14,525.16
Grand total	$29,766.52

ABSTRACT E.

APPROPRIATIONS AND EXPENDITURES FOR THE FISCAL YEARS 1905 AND 1906, ENDING NOVEMBER 30, 1906.

Appropriation for 1905	$78,000.00
Appropriation, outstanding indebtedness	1,800.00
Collected account fire insurance	137.63
Cash received	6,060.57
To received, 1905	$85,998.20
Expenses	82,612.43
By balance	$ 3,385.77
Appropriation for 1906	$78,000.00
Cash account fire insurance	1,596.36
Cash received	5,767.27
To received 1906	$85,363.63
Expenses	85.590.38
To balance	$ 226.75

Appropriation for two years	$157,800.00
Cash received	11,827.84
Collected account fire insurance	1,733.99
Cash received for two years	$171,361.83
Expended	168,202.81
By balance for 1905 and 1906	$ 3,159.02

SPECIAL APPROPRIATION.

Appropriation for boilers	$ 8,000.00
Expenditures	8,008.91
To balance	$ 8.91
Appropriation for improvements and repairs	$ 6,000.00
Expenditures	5,996.12
By balance	$ 3.88
Appropriation for new building	$40,000.00
Expenditures	40,359.87
To balance	$ 359.87
Equipment fund (new building)	$22,638.62
Expenditures	13,380.37
By balance	$ 9,258.25

ENGINEER'S REPORT.

DR. JAMES MCKEE, *Superintendent,*
State Hospital, Dix Hill.

DEAR SIR:—I herewith present you the report of this department for the fiscal year ending November 30, 1906. It includes the care of the boilers, steam-heating, laundry machinery, ice and refrigeration, lights, water-pipes, and plumbing, roof and drain pipes. Below you will find all permanent improvements for each department.

There has been built a new and larger boiler-house with a steel-truss roof, same covered with slate, and put in three new boilers of 150-horse power each, connected them up, with an 8-inch header and valves, with the 150-horse power boiler put in two years ago, making four boilers in all. We now have enough steam power for all our use and enough to supply another new building 170x40 feet, four stories high. The new building has been connected with boiler-house with a brick tunnel 4x5 feet, 360 feet long, which was built by contract at a cost of $1,200. Connected the steam-heating with boiler, 400 feet of 4-inch steam pipe, 400 feet of 3-inch return pipe, 450 feet of 1½-inch hot-water pipe. Put in two return pumps—one for new building, one for old building; put in one new boiler feed-pump. Put in a new hot well to catch all waste water; put in a new hot-water heater to take the place of two old, worn-out heaters which were not large enough to heat the water for the Hospital use; put in a new 100-gallon capacity steam kettle in kitchen; put in three new steam traps; renewed 300 feet of return steam-pipe; built a new engine-house; moved the engine out of the old room and connected it up in the new house. Took the three old boilers out and loaded the same on cars to ship. I have been constantly employed in renewing valves and pipe, as they are very old and corroded.

LIGHTS.

I have moved the electric-light machine and engine out of old building and put up same in new engine-house. Run the electric-light wire all round the building and put up thirteen arc lights on the outside of the building, as the wiring was condemned and the machine was too small to light up the building. I connected the male annex with a new gas-pipe, 400 feet of 1½-inch pipe. Renewed gas-pipe to engineer's house, 300 feet of 1¼-inch pipe. Connected the new female building with gas, 400 feet of 2-inch pipe, put in gas stove in female infirmary for dietary cooking.

LAUNDRY.

The laundry machinery was too small and very badly worn, so we were compelled to put in new machinery. We put in

1 large mangle,
1 large washer,
1 sterilizer tub,
1 extractor,
1 double hurricane dry-room,
1 skirt or body ironer,
1 collar and cuff ironer,
1 new blower.

We had to make the line-shaft longer and put up a new clutch and counter-shaft. We had to move the engine out of the old engine-room and put it in the new room. We have got to change and overhaul all of the old machinery. We had the old boiler and engine-room fixed up for the laundry.

ICE AND COLD-STORAGE.

I have overhauled the cold-storage, lined it on the inside with galvanized iron, put up new brine coils all through the cold-storage. Put in new iron brine tank twice the size of the old one, put in two new cooling coils, changing the freez-

ing capacity from 10 to 20 cans. Moved the engine out of brine-tank room into the new engine-room. We can make one thousand pounds of ice per day.

WATER-PIPES AND PLUMBING.

I have renewed water-pipe in 10th ward bath-room, renewed two wash-bowls in 9th ward, put in new water-closet and bath-tub in male infirmary, put in one dish-sink in drug-room, put in one large dish-sink in congregated dining-room, one large dish-sink in vegetable-room, and fitted up two water-closets and bath-rooms, one for white and one for colored outside help. One bed-room for Engineer's helpers has been built, one water-closet and bath-tub, 200 feet of sewer-pipe at the Steward's house, and one water-closet and 200 feet of sewer-pipe at the Engineer's house. Put one new water-closet in laundry. Putting in and connecting new building with sewer-pipe, 120 feet of 5-inch pipe; drain-pipe, 616 feet of 5-inch drain-pipe; putting in at other places 50 feet of 18-inch drain-pipe, 36 feet of 12-inch drain-pipe, 104 feet of 4-inch drain-pipe, 180 feet of 6-inch drain-pipe; put in fire-hose connection in new laundry and one in boiler-house. There has been added a new reel-house, two stories; the lower room for reel, and the upper room being used for dairymen. One new reel, 900 feet of 2½-inch rubber-lined hose, 750 feet of 2½-inch linen hose, 1,100 feet of 1½-inch linen hose. Moved the large fire pump from old engine-room and put it in the new engine-room, connected up with the water-main and reservoir, with 96 feet of 12-inch cast-iron pipe, 160 feet of 8-inch cast-iron pipe. I have been constantly employed in changing and stopping leaks in valves and old pipes, which were very badly corroded.

We are very much in need of some place to work in, as we have no workshop. A shop 40 feet long, 20 feet wide, will cost $565, a turning-lathe $450, a pipe machine $280, a shaper $250, a drill-press $150, which will not exceed over

$1,695. We could do all our machine work at a very small cost, and as the Hospital capacity is increasing, so is the work, and we have got to prepare to handle it. I would suggest building this shop in connection with the carpenter's shop.

TINNING WORK.

Made 32 large baking pans for bake-shop.
Made 12 large biscuit pans for bake-shop.
Made 2 large pans for steam kettles.
Made 2 large pans for coffee.
To 40 feet of new guttering, male annex.
To covering porch at male annex.
To 50 feet of 4-inch conductor-pipe, 4th ward.
To 10 14-quart buckets.
To painting roof of Hospital.
To slate roof on Engineer's house.
To 50 feet of new gutter on duct from kitchen to laundry.
Repairing laundry roof and keeping up all repairs on roof and tinware.

Very respectfully,

L. A. KUESTER,
Engineer.

GARDENER'S REPORT.

DR. JAMES MCKEE, *Superintendent,*
State Hospital, Dix Hill.

DEAR SIR:—Herewith I submit the biennial report of the operation of the farm, garden, and dairy, for the fiscal years ending November 30, 1906. The farm and garden contain 175 acres. The acreage is entirely too small for the use of the institution. For the past two years the Hospital has rented the Fuller place and the Tucker farm adjacent to the institution property, and have found it very beneficial, financially and otherwise. The Fuller place has a good dwelling-house, stables, and some outhouses. They came in most conveniently, as we needed them. The Hospital needs more land, and the need now is urgent. Pastures are needed for the cattle. The ten acres cut off for pasturage by your order is very much needed, as it was taken from the 175 acres of garden. The pasture for hogs will have to abandoned, as it is now and has been badly infected by cholera germs, and hogs cannot be raised there. The loss of them for the past four years has been a serious and costly one to the Hospital. Large columns at the main entrance and a lodge cottage would not only be very beneficial, but would add very much to the looks of the premises. The dairy department is deficient in its milk supply, the daily average being about 57 gallons per day; one hundred or more is needed. Some heifers are developing nicely and give promise of making fine milk-cows, but I would suggest that some new and fresh cows be purchased.

A new floor has been put in barn and the houses all painted. A very comfortable room for dairymen has been built over the new reel-house near the barn. It gives entire satisfaction. I would earnestly suggest that ten new brick cottages be built on the farm for colored help. If such arrangements

could be made and the families provided for in houses, employees could be kept during the year. Treat them as other farm hands, supply them with weekly rations of food, fuel to cook with and let their wives do their washing. As it is, they go to the kitchen for meals, and fully two hours work in the day is lost. The houses now occupied by them are rotten and useless and not fit to live in.

JAMES ADAMS,
Head Gardener.

CARPENTER'S REPORT.

DR. JAMES MCKEE, *Superintendent,*
State Hospital, Dix Hill.

DEAR SIR:—At your request, I herewith present you with report of work done in this department for the past two years ending November 30, 1906, since my appointment as Carpenter.

I find that my predecessor (Mr. T. A. Holliday), who resigned July 1, 1906, had kept up all the repairs of the Hospital, such as keeping the building, furniture, vehicles, and the farm implements in repair, and in addition to the repair work done in this department there has been built a new boiler-house 60x65 feet with steel-truss roof with dynamo and engine-room, connected with soap-house, closets and bath-rooms on first floor for outside employees and upstairs a dormitory room for Engineer's and Carpenter's help. There has also been built a new reel-house at barn in connection with tool-room for Gardener and a room upstairs for Dairymen and other help. There has been put down a new cement floor in kitchen and some cement floors put down in basements. The main and outbuildings have been partially painted; and I would suggest that the painting be completed at an early date, as it is very essential to the preservation and appearance of the Hospital.

The fences have been kept in repair, and a new barbed-wire fence has been put around cow-pasture.

New arbors have been put up for grapevines since my appointment. Besides the regular repair work, blacksmithing, horse-shoeing, and making coffins, I have been busy making tables for new building and store-room. I have put down new floors in Superintendent's office and drug-room; have also added some new floors in wards.

The old boiler-house and engine-room have been thoroughly overhauled and renovated. Cement floors have been put down and walls and ceilings replastered for the new laundry.

The capacity of the Carpenter's shop is not large enough for the needs of the Hospital, the capacity of which is increasing, and I would suggest that a room 40x60 feet be added, which will cost, with new machines, $3,800.

The sash in the Hospital, which have been in use since the Hospital was built, are so worn and rotten that they will not hold the putty and glass, and same are constantly falling out, and need to be replaced with some new ones, at a cost of $3,500.

At your request, I submit an estimate of cost of a general store-room, to be 20x50 feet, to be two stories high, and to be fire-proof. Such a building will cost about $4,200.

All of which I respectfully submit.

JOHN A. WIGGS,
Carpenter.

MATRON'S REPORT.

Report of work done in sewing-room from December 1, 1904, to December 1, 1905:

Aprons	248
Bonnets	30
Burial robes	10
Capes	160
Caps	53
Coats	151
Collars	180
Cravats	410
Chemise	25
Curtains	107
Drawers	175
Dresses	45
Gowns	44
Garters (pairs)	90
Handkerchiefs	200
Ice-bags	12
Pants	407
Pillow-cases	801
Pillow-shams	72
Pillow-ticks	24
Shirts	747
Shirtwaists	27
Sheets	761
Sleeves	48
Suspenders	254
Table-cloths	20
Tray-cloths	5
Napkins	152
Towels	192
Underskirts	50
Vests	151
Pieces mended	2,720

Report of work done on wards from December 1, 1904, to December 1, 1905:

Aprons	793
Bonnets	187
Belts	9
Chemise	414

Corset-covers	14
Collars	7
Clothes-bags	5
Curtains	109
Dresses	892
Drawers	259
Gowns	313
Handkerchiefs	12
Hose (pairs)	529
Neckties	89
Pillow-cases	199
Pillow-shams	52
Sheets	75
Shirtwaists	80
Table-covers	37
Table-cloths	13
Towels	159
Underskirts	528
Pieces mended	6,518

Report of work done in sewing-room from December 1, 1905, to December 1, 1906:

Aprons	760
Bonnets	50
Bolster-cases	22
Burial robes	50
Caps	174
Chemise	100
Collars	124
Curtains	157
Clothes-bags	155
Dresses	75
Drawers	623
Garters (pairs)	107
Gowns	50
Handkerchiefs	507
Ice-bags	17
Napkins	349
Neckties	184
Pants	315
Pillow-cases	454
Pillow-shams	25
Pillow-ticks	34
Shirtwaists	100
Shirts	1,319

Sheets	1,528
Sleeves	50
Suspenders	196
Table-cloths	50
Towels	393
Underskirts	75
Pieces mended	3,900

Report of work done on wards from December 1, 1905, to December 1, 1906:

Aprons	177
Belts	85
Bonnets	158
Chemise	390
Caps	10
Corset-covers	44
Collars	34
Clothes-bags	14
Dresses	885
Dress-skirts	44
Drawers	324
Gowns	359
Gloves (pairs)	9
Handkerchiefs	17
Hose (pairs)	187
Neckties	23
Powder-puffs	17
Pillow-cases	8
Pin-cushions	7
Shirtwaists	149
Table-cloths	15
Table-covers	30
Towels	163
Underskirts	673
Pieces mended	5,485

Very respectfully,

M. F. WHITAKER.

PAY-ROLL FOR NOVEMBER, 1906.

Names.	*Nature of Service.*	*Period of Service.*	*Amount.*
Dr. James McKee	Superintendent	1 month	$ 233.37
Dr. C. L. Jenkins	Assistant physician	1 month	112.50
Dr. E. B. Ferebee	Assistant physician	1 month	112.50
Charles Hardesty	Steward	1 month	75.00
Mary Davis	Sec. and Clerk to Ex. Com.	1 month	30.00
			$ 563.37

ENGINEERING DEPARTMENT.

L. A. Kuester	Chief engineer	1 month	$ 75.00
C. M. Broughton	Assistant chief engineer	1 month	45.00
James Christian	Fireman	1 month	30.00
L. J. Franks	Electrician	1 month	25.00
W. L. Buffalo	Night watchman	1 month	30.00
			$ 205.00

CARPENTER'S DEPARTMENT.

John A. Wiggs	Carpenter and smith	1 month	$ 37.50
Charles Dent	Asst. carpenter and smith.	1 month	30.00
			$ 67.50

FARM AND GARDEN DEPARTMENT.

James Adams	Head gardener	1 month	$ 50.00
W. A. Blackley	Dairyman	1 month	25.00
L. A. Aycock	Stock feeder and nurse	1 month	22.00
W. H. Doyle	Stock feeder and nurse	1 month	20.00
Jasper Russell	Farm laborer	1 month	12.00
Parker Evans	Farm laborer	1 month	12.00
J. M. Jones	Farm laborer	1 month	12.00
Alfred Tucker	Farm laborer	1 month	12.00
Ed. Tucker	Farm laborer	1 month	12.00
H. D. Tucker	Farm laborer	1 month	12.00
Ed. Hall	Farm laborer	1 month	12.00
Henry Williams	Hostler	1 month	20.00
			$ 221.00

HOUSEKEEPER'S DEPARTMENT.

M. F. Whitaker	General housekeeper	1 month	$ 33.37
Hattie Andrews	Housekeeper	1 month	30.00
Sallie Faucett	Seamstress	1 month	18.00
M. Milton	Baker	1 month	40.00
E. Thomas	Cook	1 month	15.00
I. Dunn	Cook	1 month	15.00
L. Walker	Servant	1 month	10.00
R. Wyche	Servant	14½-30 of $10	4.84
A. Lucas	Servant	16-30 of $10	5.33
L. McKay	Servant	1 month	8.00
D. Evans	Servant	1 month	8.00
F. Kenney	Servant	1 month	10.00
Robert High	Hall servant	1 month	12.00
William Barham	Hall servant	1 month	12.00
Susan Dunn	Hall servant	1 month	8.00
			$ 229.54

LAUNDRY DEPARTMENT.

N. K. Benson	Head laundress	1 month	$ 25.00
Ida Turner	Laundry helper	1 month	12.00
Swatara Peterson	Laundry helper	1 month	9.00
Goldie Medlin	Laundry helper	1 month	9.00
Lena Pleasants	Laundry helper	1 month	9.00
Mamie Thomas	Laundry helper	1 month	9.00
Maud Finch	Laundry helper	1 month	9.00
Bulah Powers	Laundry helper	1 month	9.00
Flonnie Gulley	Laundry helper	1 month	9.00
Blanche Hundley	Laundry helper	1 month	9.00
			$ 109.00

FEMALE DEPARTMENT.

Annie J. Eagle	Head nurse	1 month	$ 30.00
Lizzie Strickland	Assistant head nurse	1 month	18.00
Bessie Strayhorn	Ward nurse	1 month	18.00
Lois Winston	Ward nurse	1 month	18.00
Lizzie Jenks	Ward nurse	1 month	18.00
Sarah Jenks	Ward nurse	1 month	18.00
Marie Routon	Ward nurse	1 month	18.00
Essie Rhea	Ward nurse	1 month	18.00
Nilly Jones	Ward nurse	1 month	18.00
Kate Brown	Ward nurse	1 month	18.00
Carrie Shaw	Ward nurse	1 month	18.00
Ethel Pearson	Ward nurse	1 month	17.00
Carrie Summers	Extra nurse	1 month	16.00

Lena Hawkins	Extra nurse	1 month	$ 16.00
Fannie Cale	Extra nurse	1 month	16.00
Annie Parham	Extra nurse	1 month	15.00
Bertie Moore	Extra nurse	1 month	15.00
Mittie Owens	Extra nurse	1 month	15.00
Maggie McKerrall	Extra nurse	1 month	15.00
Lelie Hardesty	Extra nurse	1 month	14.00
Flora Small	Extra nurse	1 month	14.00
Nora Hensley	Extra nurse	1 month	14.00
Sallie Williams	Extra nurse	9-30 of $14	8.87
Henry Tucker	Servant	1 month	12.00
			$ 397.87

MALE DEPARTMENT.

A. J. Brown	Head attendant	1 month	$ 30.00
E. M. Boney	Ward attendant	1 month	17.00
W. H. Bowling	Ward attendant	1 month	17.00
R. L. Campbell	Ward attendant	1 month	20.00
F. B. Celey	Ward attendant	4½-30 of $19	2.85
F. T. Celey	Ward attendant	16½-30 of $18	9.90
W. L. Evans	Ward attendant	1 month	19.00
J. S. Ferguson	Ward attendant	1 month	20.00
E. H. Gattis	Ward attendant	1 month	19.00
G. L. Jones	Ward attendant	1 month	23.00
A. N. King	Ward attendant	1 month	19.00
R. M. Massey	Ward attendant	1 month	20.00
S. B. Newell	Ward attendant	4½-30 of $18	2.70
C. H. Ross	Ward attendant	1 month	19.00
S. E. Ross	Ward attendant	1 month	19.00
C. H. Rector	Ward attendant	21-30 of $17	11.90
J. M. Smith	Ward attendant	1 month	18.00
W. M. Stephenson	Servant	1 month	12.00
			$ 299.35

Total $2,092.63

REPORT

OF THE

STATE HOSPITAL,

MORGANTON, N. C.,

FROM

DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1907

DIRECTORS AND OFFICERS.

DIRECTORS.

J. P. Caldwell, President.

James P. Sawyer,
I. I. Davis,
J. G. Hall,
Joe Jacobs,
Charles H. Armfield,
Robert L. Holt,
A. A. Shuford,
George B. Walker.

OFFICERS.

P. L. Murphy, M. D. ..... Superintendent.
John McCampbell, M. D., }
Jas. K. Hall, M. D., } ..... Assistant Physicians.
Paul V. Anderson, M. D., }
F. M. Scroggs ..... Steward.
Mrs. C. A. Marsh ..... Matron.

LETTER OF TRANSMITTAL.

MORGANTON, N. C., December 12, 1906.

His Excellency, R. B. GLENN,
Governor of North Carolina.

SIR:—The Board of Directors of the State Hospital at Morganton transmits herewith to your Excellency, in conformity with law, its report for the biennial period, together with accompanying documents, setting forth the operations for the period stated of this institution. The health record has been maintained; there has been within the two years no casualty beyond the ordinary, and it is believed that the humane mission of the Hospital has been discharged with at least the customary measure of efficiency.

The accompanying report of even date of the Acting Superintendent to the Directors is so ample and so lucid that it little needs to be enlarged upon, and reference is made to it and the reports appended for desired information.

The story of an overcrowded condition and of worthy cases knocking ineffectually at the doors of our hospitals for the insane is an oft-told tale. Heart-breaking pleas for admittance must be resisted for lack of both room and maintenance funds. This situation could be largely relieved if there were established, say, in the central or eastern part of the State, a colony at which idiots, epileptics, the senile insane and other cases of mental alienation, incurable by their nature, could be cared for. Such a colony could be established and maintained at far less cost than attends the enlargement and operation of the institutions which should have curability as their primary object, and the latter class of institutions would be cleared of a class of patients for which they can hope to do nothing beyond providing support and protection. It follows that the beds vacated by the removal of these could be filled by

supposed curable cases, and the design of these hospitals more nearly attained than can be under existing conditions.

This institution sadly needs a new building of economical construction, for at least 100 men. It is believed that such a building can be erected and equipped for $40,000. For this we ask an appropriation of $20,000 a year for two years. This Hospital needs, also, for tuberculous patients, a building each for men and women, and it is believed that these buildings can be constructed and equipped for $2,500 each. The advance of tuberculosis has been so marked that it constitutes a grave menace to patients in physical health, and the importance of special provision for the isolation of tuberculous patients has been so often and forcibly pressed upon the authorities of this institution by the State Board of Health, and so often presented to this Board of Directors by the Superintendent of the Hospital, that this Board would be derelict to its duty if it failed to bring it with earnestness to the attention of your Excellency.

We believe that the relief that would be afforded by the establishment of the State colony system above suggested, by the provision asked for for 100 men, and the building of the two tuberculous pavilions just urged, which would take dangerous patients out of the wards, room could be found here for a reasonable time for all meritorious applicants—by which is, of course, meant cases which could be treated with a hope of cure. The expense involved in providing these means of relief would not be great. We have stated the approximate cost of the men's building and the pavilions for tuberculous cases. It is not within the province of this Board, representing only the Western Insane District, to say what a State colony establishment should cost, but we would respectfully suggest that it should be begun to care for not less than 500 idiots, epileptics and senile insane.

With the gradual increase of population in this Hospital, provided for in one way and another, and with the ever-increasing cost of living and of practically everything that

must be bought, this Institution cannot be maintained for the next two years at its present standard of efficiency, and its charges properly taken care of, for less than $150,000 a year for the next two years.

It is a pleasure to conclude this report with a reference—though the tribute is inadequate—to the ability and unflagging energy with which the devoted Superintendent and the entire medical staff have discharged their responsible duties, or to the capability and loyalty of all the subordinate officers and employees. The State will never know its debt of obligation to the chief executive of the State Hospital at Morganton and to his worthy lieutenants.

Respectfully submitted for the Board.

J. P. CALDWELL,
President.

REPORT OF SUPERINTENDENT.

To the Board of Directors of the State Hospital at Morganton.

GENTLEMEN:—A report for the biennial period from December 1, 1904, to November 30, 1906, is herewith respectfully submitted. The following tabulated statement shows the movement of patients for that period:

	1905.			1906.			Totals.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining November 30, 1904	387	615	1,002	------	------	------	------	------	------
Admitted	90	120	210	93	121	214	183	241	424
Total under treatment	477	735	1,212	500	756	1,256	570	856	1,426
Discharged recovered	21	34	55	32	49	81	53	83	136
Discharged improved	11	25	36	8	25	33	19	50	69
Discharged not improved	6	10	16	5	3	8	11	13	24
Discharged not insane	2	------	2	1	------	1	3	------	3
Died	30	31	61	28	33	61	58	64	122
Total removed	70	100	170	74	110	184	144	220	364
Remaining November 30	407	635	1,042	426	646	1,072	------	------	------

These figures are of interest inasmuch as they show that the Hospital has been able to care for in the years 1905 and 1906, respectively, 1,212 and 1,256 patients. In 1905 there were admitted 90 men and 120 women; in 1906 93 men and 121 women. During the two years there were discharged as recovered 53 men and 83 women—in all 136, or 32 per cent. of the total number admitted, which we consider a creditable showing owing to the large number of chronic cases admitted, as shown by other tables in this report. There have died in 1905 sixty-one and in 1906 the same number, or an average annual death rate of 4.8 per cent. of the total number under treatment.

The Hospital has been free from epidemics of all kinds, although we had during the past summer five cases of typhoid fever of a very mild type. It was impossible to trace the infection, as our water supply is above suspicion; this will be inferred from the comparatively small number of cases.

A fact well worthy of mention is this, that nearly one-fourth of those dying succumbed to some form of tubercular disease. The conditions favoring this will be referred to later.

PERMANENT IMPROVEMENTS.

In the early part of 1905 we had complete and ready for occupancy a small brick building, an addition to the "Colony," with accommodation for 25 patients, bringing the colony up to its present capacity of seventy-five, a number somewhat in excess of that for the best results under the colony plan.

The special appropriation of $6,000 made by the Legislature of 1905 for new boilers to replace those then in use, which were of an antiquated type and greatly deteriorated from their more than twenty years of use, was expended for that purpose, and we had installed three modern 150-horse power boilers, which were expected to show a decided saving in fuel, but in this they have failed, owing to the fact that the original smokestack was insufficient to produce proper draft; this defect can be corrected by putting in a fan for forced draft, necessitating an insignificant outlay.

We have recently completed a new building for a laundry and equipped the same with modern electrically-driven machines, and so far this has proven entirely satisfactory.

The Amusement Hall, for which a special appropriation of $5,000 was made by the last Legislature, is now well under way and we expect to be able to occupy it by the first of February. This building is of ample proportion and well designed and will meet the needs in this direction for many years to come.

The Chapel has been furnished with comfortable pews, replacing the cheap opera-chairs which can be used in the Amusement Hall when it is completed. These pews have added much to the appearance of the Chapel, and it is a noticeable fact that the patients get an increased amount of enjoyment and benefit from the same.

REPAIRS.

The needed repairs have been well kept up, and it is a very evident fact that as the age of the plant increases these are more extensive and the amount of outlay in this direction is greater.

CHANGES IN STAFF.

Dr. R. H. Speight, Jr., after three years of very efficient and satisfactory service, resigned to engage in private practice, and Dr. Paul V. Anderson was elected to fill the vacancy.

TRAINING SCHOOL FOR NURSES.

The training school for nurses has been continued, and we are no doubt now reaping benefits therefrom in better service in the ward, better care of our patients, and a general improvement in every department within its influence.

NEEDS FOR MAINTENANCE.

The per capita cost for maintenance for the next two years will not be less than $145 per annum, and with our present capacity $150,000 for each year will be required. This will care for 1,035 patients.

NEED FOR INCREASED CAPACITY.

It has been estimated upon good authority that there is one insane person to about every 300 of the general population. This estimate includes the more densely populated districts, such as large cities where insanity is undoubtedly more prevalent than in North Carolina, where the population is largely

rural. Certain congenital defectives are also considered; but allowing for all these factors, a very conservative estimate would place the number of those in need of institutional care in this State at not less than one in every six hundred of the general population. The white population of this the Western Hospital District, according to the United States Census of 1900, was 779,049, and allowing for an increase of 2 per cent. per annum, which has been the former rate of increase, there would now be in the district 794,629 white people; this calculated upon the above basis would require an additional 276 beds to meet the actual needs of meritorious cases. It is impossible to estimate accurately the cost of buildings and equipment, but with the present high price of material and labor it should not be less than $500 for each additional bed, thus making necessary an appropriation of $138,000 for increased capacity.

As mentioned previously, tuberculosis is prevalent among our patients, and its perpetuation and spread are favored by crowding and, under the present arrangement, by our inability to effectually isolate those infected. It is believed that two small pavilions, one for either sex, built in accordance with the modern views as to the treatment of this disease and used to more effectually isolate these cases, would to some extent mitigate this evil. It is estimated that the two buildings would cost about $5,000.

The Steward's report, which follows, shows the financial condition of the Hospital, with a full statement of the receipts and disbursements for the biennial period. Reports from the Matron, Housekeeper, etc., are appended.

Respectfully submitted,

JOHN MCCAMPBELL,
Acting Superintendent.

TABLE No. 1.

SHOWING MOVEMENT OF PATIENTS FOR THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

	1905.			1906.			Totals.		
	Male	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining November 30, 1904	387	615	1,002	------	------	------	------	------	------
Admitted	90	120	210	93	121	214	183	241	424
Total under treatment	477	735	1,212	500	756	1,256	570	856	1,426
Discharged recovered	21	34	55	32	49	81	53	83	136
Discharged improved	11	25	36	8	25	33	19	50	69
Discharged not improved	6	10	16	5	3	8	11	13	24
Discharged not insane	2	------	2	1	------	1	3	------	3
Died	30	31	61	28	33	61	58	64	122
Total removed	70	100	170	74	110	184	144	220	364
Remaining November 30	407	635	1,042	426	646	1,072	------	------	------

TABLE No. 2.

SHOWING THE AGES OF THOSE ADMITTED AND THOSE REMOVED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

Ages.	Admitted.		Removed.								Died.	
			Recovered.		Improved.		Not Improved.		Not Insane.			
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
From 10 to 20 years	15	13	3	4	2	1	----	----	----	----	1	1
From 20 to 30 years	43	64	14	31	3	6	3	----	1	----	7	9
From 30 to 40 years	43	60	15	20	5	12	4	1	2	----	8	10
From 40 to 50 years	41	57	14	18	5	12	1	2	----	----	6	14
From 50 to 60 years	33	25	6	7	1	6	3	----	----	----	20	11
From 60 years upward	8	20	1	3	2	12	----	----	----	----	15	19
Unknown	----	2	----	----	1	1	----	----	----	----	1	----
Total	183	241	53	83	19	50	11	3	3	----	58	64

TABLE No. 3.

SHOWING DURATION OF INSANITY BEFORE ADMISSION OF THOSE ADMITTED AND THOSE REMOVED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

Duration.	Admitted.		Removed.								Died.	
			Recovered.		Improved.		Not Improved.		Not Insane.			
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Less than one month	35	32	12	15	2	4	2	----	2	----	5	4
One and less than three months	37	48	19	17	2	9	----	3	----	----	11	12
Three and less than six months	32	46	12	20	6	10	1	3	----	----	9	7
Six and less than twelve months	26	37	4	12	1	8	1	3	----	----	4	4
One year and less than two years	14	28	----	5	3	7	1	1	----	----	5	10
Two years and less than three years	9	10	1	2	3	3	1	1	----	----	3	4
Three years and less than five years	6	13	1	3	----	3	1	2	----	----	3	5
Five years and less than ten years	12	10	2	1	1	2	2	----	----	----	3	8
Ten years and less than twenty years	4	4	----	1	----	2	1	----	----	----	7	5
Twenty years and upward	----	5	----	----	----	----	----	----	----	----	3	----
Unknown	8	8	2	7	1	2	1	----	1	----	5	5
Total	183	241	53	83	19	50	11	13	3	----	58	64

TABLE No. 4.

SHOWING ALLEGED CAUSES OF INSANITY, AS SHOWN IN THE COMMITMENT PAPERS, OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

	Male.	Female.	Total.
Abortion	----------	2	2
Accidental killing of brother	1	----------	1
Acute mania	----------	1	1
Amenorrhœa	----------	1	1
Amenorrhœa and anæmia	----------	1	1
Anæmia and nervous prostration	----------	1	1
Anæmia and suppressed menses	----------	1	1
Ankylosis of cervical vertebræ, resulting from cerebro-spinal irritation	1	----------	1
Bad health and chronic gastritis	1	----------	1
Bereavement	----------	1	1
Brain disease	1	3	4
Brooding over imaginary wrongs	----------	1	1
Child-birth	----------	1	1
Child-birth and ill-health	----------	2	2
Child-birth and smallpox	----------	1	1
Chloral habit	----------	1	1
Cigarettes, business worry and drinking	1	----------	1
Cigarette smoking and whiskey	1	----------	1
Debility	1	1	2
Delusions	1	----------	1
Diabetes	----------	1	1
Domestic affliction	7	8	15
Domestic affliction and heredity	----------	1	1
Domestic affliction and ill-health	1	----------	1
Domestic affliction and loss of sleep	----------	1	1
Domestic differences and female trouble	----------	1	1
Domestic trouble	3	11	14
Domestic trouble and spinal celerosis	1	----------	1
Ear disease	----------	1	1
Epilepsy	1	----------	1
Failing health and confinement	1	----------	1
Fall	4	----------	4
Fear of loss of life	1	----------	1

TABLE No. 4—Continued.

	Male.	Female.	Total.
Female trouble	----------	5	5
Female trouble and study	----------	1	1
Financial trouble	8	1	9
Fright	----------	2	2
Getting behind in his work	1	----------	1
Going to school	1	----------	1
Grief and uterine trouble	----------	1	1
Gumma of brain	1	----------	1
Hard work, exposure and drink	1	----------	1
Headache	1	----------	1
Heart disease and indigestion	1	----------	1
Heredity	2	10	12
Ill-health	14	23	37
Ill-health and alcohol	1	----------	1
Ill-health and change of life	----------	1	1
Ill-health and domestic trouble	----------	1	1
Ill-health and epilepsy	----------	1	1
Ill-health and female trouble	----------	2	2
Ill-health following la grippe	1	----------	1
Ill-health and grief	----------	2	2
Ill-health and heredity	----------	1	1
Ill-health and neurasthenia	1	----------	1
Ill-health and nervousness	1	----------	1
Ill-health and rapid child-bearing	----------	1	1
Indigestion	5	1	6
Indigestion and liver trouble	1	----------	1
Injury to brain	1	----------	1
Injury to head	1	1	2
Injury to head by fall	1	----------	1
Intemperance	4	----------	4
Intemperance and bromo-seltzer	1	----------	1
Jealousy	----------	2	2
Lactation	----------	1	1
La grippe	1	1	2
La grippe and lues	1	----------	1
Loss of eye	1	----------	1

TABLE No. 4—Continued.

	Male.	Female.	Total.
Loss of house by fire	1		1
Malaria	1		1
Malaria and la grippe		1	1
Masturbation	6		6
Melancholia	1	1	2
Melancholia, self-abuse and intemperance	1		1
Menopausis		7	7
Menstrual irregularity		3	3
Mental weakness and epithelioma of chest	1		1
Narcotics and domestic trouble		1	1
Nervous dyspepsia	1		1
Nervous indigestion and menopause		1	1
Nervous prostration		3	3
Nervous trouble		3	3
Ovarian disease		1	1
Ovarian and uterine trouble		1	1
Overheat	2		2
Overstudy	2		2
Overstudy and love affair		1	1
Overwork	5	1	6
Overwork and exposure	2		2
Overwork followed by neurasthenia	1		1
Overwork and ill-health		2	2
Overwork, loss of sleep and menopause		1	1
Overwork and masturbation	1		1
Overwork and worry		1	1
Overwork, worry and bereavement	1		1
Paralysis		1	1
Pelvic disease		1	1
Peurpery		5	5
Puerperal fever		1	1
Puerpery and liver disease		2	2
Rapid child-bearing		1	1
Religious excitement	5	8	13
Religious excitement and female trouble		1	1
Senility		1	1

TABLE No. 4—Continued.

	Male.	Female.	Total.
Spinal disease	----------	1	1
Study and business failure	1	----------	1
Studying scripture	2	----------	2
Subinvolution	----------	1	1
Suppressio mensium	----------	1	1
Trial for murder	1	----------	1
Trouble	1	9	10
Trouble and ill-health	1	----------	1
Typhoid fever	8	2	10
Typhoid fever and masturbation	1	----------	1
Unknown	57	66	123
Uræmia	----------	1	1
Uterine disease	----------	7	7
Weak blood and nerves	----------	1	1
Whiskey and fall on head	1	----------	1
Worry	----------	1	1
Worry after child-birth	----------	1	1
Worry and excessive use of tobacco	1	----------	1
Worry and grief	----------	1	1

TABLE No. 5.

SHOWING DEATHS FOR THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

Number.	Sex.	Age.	Duration of Insanity Before Admission.	Hospital Residence.			Date of Death.	Cause of Death.
				Year.	Month.	Day.		
3170	Male	34	Three months	1	3	1	Dec. 9, 1904	Strangulated femoral hernia.
3486	Female	45	Two months		1	16	Dec. 27, 1904	Tuberculosis.
3465	Male	54	Six months		2	22	Dec. 28, 1904	Exhaustion of melancholia.
2754	Male	30	Twelve years	3	9	11	Dec. 30, 1904	Chronic cardiac disease.
3468	Male	62	Fourteen years		2	20	Dec. 30, 1904	Cerebral softening.
1270	Male	53	Three years	12	10	2	Jan. 5, 1905	Paresis.
1752	Male	26	Four years	9	8	19	Jan. 6, 1905	Epilepsy.
3004	Male	24	Two years	1	9	11	Jan. 6, 1905	Tuberculosis.
1910	Female	67	Seventeen days	8	11	13	Jan. 24, 1905	Septicæmia and exhaustion.
3163	Male	57	Twenty-one days	1	5	10	Jan. 29, 1905	Septicæmia.
2325	Male	43	Three months	6	10	15	Feb. 1, 1905	Epilepsy.
1697	Male	31	Fourteen years	9	11	24	Feb. 2, 1905	Epilepsy.
577	Female	64	Unknown	17	8	23	Feb. 9, 1905	Exhaustion of chronic melancholia.
2973	Male	67	One month	2	1	21	Feb. 11, 1905	Chronic cardiac disease.
2107	Female	30	Three months	7	8	25	Feb. 14, 1905	Tuberculosis.

1722	Male	39	Five years	9	10	9	Feb. 17, 1905	Pneumonia.
3335	Male	34	Three years		10	4	Feb. 20, 1905	La grippe.
3527	Female	70	One year and one month		1	21	Mar. 5, 1905	Exhaustion.
3542	Male	34	Three months and twelve days			25	Mar. 7, 1905	Pyæmia.
3352	Female	78	Eleven months		10	3	Mar. 14, 1905	Chronic cardiac disease.
1919	Female	48	Ten years	9		28	Mar. 16, 1905	Nephritis.
3548	Female	37	One month			14	Mar. 19, 1905	Septicæmia.
3522	Female	38	Five months		2	24	Mar. 25, 1905	Exhaustion.
3258	Female	79	Two years	1	2	12	April 3, 1905	Senility.
761	Female	76	Unknown	16	6	11	April 5, 1905	Nephritis.
2745	Female	68	Fifteen days	4	2	8	April 22, 1905	Chronic cardiac disease.
2892	Male	58	Two months	3		12	May 12, 1905	Pneumonia.
3120	Male	51	Unknown	1	10	10	May 14, 1905	Paresis.
3106	Female	23	Four years	1	11	4	May 25, 1905	Tuberculosis.
3368	Female	65	Five years		11	27	June 5, 1905	Carcinoma of liver.
3576	Male	16	Three months		1	10	June 6, 1905	Cardiac dilatation.
2632	Male	52	Three months and twelve days	5	3	12	June 24, 1905	Chronic cardiac disease.
3464	Female	45	Two months		8	24	June 30, 1905	Tuberculosis.
2149	Male	64	Unknown	8		16	July 2, 1905	Enteritis.
2551	Male	65	Two months	5	11	20	July 8, 1905	Cerebral hemorrhage.
3558	Male	60	Twenty-one days		3	22	July 15, 1905	Pneumonia.
3222	Female	51	Four months	1	8	4	July 29, 1905	Suicide.
1024	Male	68	One month	15		5	July 31, 1905	Nephritis.

TABLE No. 5—Continued.

Number.	Sex.	Age.	Duration of Insanity Before Admission.	Hospital Residence.			Date of Death.	Cause of Death.
				Year.	Month.	Day.		
2447	Female	56	Two months and ten days	6	9	1	Aug. 3, 1905	Diarrhœa.
3354	Male	60	Two years	1	2	22	Aug. 4, 1905	Paresis.
3629	Female	40	Twenty-one days			15	Aug. 7, 1905	Cerebral degeneration.
2333	Female	48	Ten years	7	4	25	Aug. 19, 1905	Tuberculosis.
2440	Female	44	Three years and fifteen days	6	10	5	Aug. 27, 1905	Tuberculosis.
71	Female	71	Seventeen years	22	3	29	Sept. 1, 1905	Apoplexy.
1568	Female	51	Three months	11	7	9	Sept. 15, 1905	Chronic cardiac disease.
854	Male	61	Two years	16	4	9	Sept. 17, 1905	Carcinoma of intestine.
3626	Female	68	Two years		2	1	Sept. 18, 1905	Cerebral softening.
3393	Female	19	Five years	1	2	9	Sept. 25, 1905	Tuberculosis.
728	Male	57	Two months	17	2	22	Sept. 28, 1905	Chronic cardiac disease.
3528	Female	48	One year		8	18	Oct. 3, 1905	Exhaustion of melancholia.
2764	Female	39	Two months	4	6	6	Oct. 15, 1905	Tuberculosis.
3670	Male	58	Four months			18	Oct. 16, 1905	Paresis.
2800	Male	74	Ten years	4	3	12	Oct. 24, 1905	Chronic cardiac disease.
2598	Male	42	One year and two months	5	10	8	Oct. 27, 1905	Tuberculosis.

2088	Female	33	Two months	8	6	3	Nov. 4, 1905	Carcinoma.
1317	Female	50	One month and fourteen days	13	3	18	Nov. 7, 1905	Tuberculosis.
3608	Male	27	Twelve years	------	4	18	Nov. 7, 1905	Epilepsy.
2587	Female	37	Four months	6	------	10	Nov. 14, 1905	Septic peritonitis.
3672	Male	53	One month	------	1	19	Nov. 20, 1905	Cerebral softening.
1864	Female	65	Two years	9	11	28	Nov. 24, 1905	Chronic cardiac disease.
361	Female	75	Three years	19	8	26	Nov. 28, 1905	Senility.
3594	Male	52	Four months and seventeen days	------	6	13	Dec. 2, 1905	Pneumonia.
3616	Female	46	One year	------	5	17	Dec. 11, 1905	Tuberculosis.
3011	Female	41	Three years	2	8	16	Dec. 17, 1905	Acute pleurisy.
3536	Female	66	Three years	------	10	21	Dec. 28, 1905	Exhaustion of chronic melancholia.
966	Male	50	Six months	15	9	22	Jan. 3, 1906	Status epilepticus.
3347	Male	55	One year, one month and fifteen days	1	7	26	Jan. 5, 1906	Exhaustion of chronic mania.
2753	Male	27	Five years	4	9	19	Jan. 8, 1906	Epilepsy.
3351	Male	60	One month	1	7	28	Jan. 9, 1906	Paresis.
352	Male	------	Unknown	19	11	9	Jan. 14, 1906	Pulmonary oedema.
3663	Male	38	Unknown	------	4	7	Jan. 26, 1906	Tuberculosis.
3374	Female	19	One year and six months	1	7	14	Feb. 2, 1906	Tuberculosis.
3555	Female	26	Five years	------	10	12	Feb. 2, 1906	Tuberculosis.
3730	Female	39	Six months	------	1	15	Feb. 2, 1906	Exhaustion.
26	Male	62	Fifteen years	22	10	2	Feb. 8, 1906	Tuberculosis.
1491	Female	42	Six months	12	7	3	Feb. 14, 1906	Pneumonia.
2770	Female	45	Nine months	4	9	15	Feb. 19, 1906	Paresis.

TABLE No. 5—Continued.

Number.	Sex.	Age.	Duration of Insanity Before Admission.	Hospital Residence.			Date of Death.	Cause of Death.
				Year.	Month.	Day.		
3537	Male	52	Three months	1		15	Feb. 23, 1906	Paresis.
85	Male	72	Twenty years	22	9	24	Mar. 12, 1906	Septicæmia.
417	Male	68	Thirty-seven years	19	7	4	Mar. 22, 1906	Chronic cardiac disease.
3308	Female	42	Several years	2		15	Mar. 27, 1906	Tuberculosis.
3586	Male	44	One year		9	18	Mar. 30, 1906	Paresis.
1725	Female	38	Unknown	1		21	Apr. 2, 1906	Tuberculosis.
3068	Female	19	Sixteen years	2	11	16	Apr. 13, 1906	Epilepsy.
261	Male	50	Twenty years	21	3	19	May 4, 1906	Exhaustion.
3782	Male	60	Ten days		1	19	May 4, 1906	Pneumonia.
2793	Female	49	One year	4	10	15	May 5, 1906	Carcinoma of uterus.
3741	Male	50	One month		4	4	May 9, 1906	Carcinoma.
3725	Female	60	Six years and six months		5	6	May 9, 1906	Exhaustion of dementia.
3806	Male	25	One year			15	May 18, 1906	Chronic alcoholism.
3268	Male	67	Unknown	2			April --, 1906	Eloped and later found dead.
3493	Female	44	One year	1	6	8	May 29, 1906	Diarrhœa and exhaustion.
3188	Male	32	One year and one month	2	8	8	May 31, 1906	Tuberculosis.

1136	Male	62	One month	15	3	16	June 2, 1906	Exhaustion of dementia.
3570	Female	77	One year and six months	1	1	20	June 4, 1906	Senility.
3357	Female	58	Three years	2	1	5	June 21, 1906	Exhaustion of dementia.
2843	Female	56	One month	4	7	14	June 29, 1906	Tuberculosis.
3839	Female	39	Two months	------	------	5	June 30, 1906	Meningitis.
3698	Male	55	Six months	------	7	23	July 7, 1906	Pneumonia.
2817	Male	27	One month	4	11	12	July 7, 1906	Tuberculosis.
891	Male	54	Eleven days	16	11	10	July 10, 1906	Pneumonia and supperative cholecystitis.
3426	Male	23	Five years	1	10	29	July 14, 1906	Tuberculosis.
1454	Female	34	One year and one month	13	3	6	July 19, 1906	Tuberculosis.
3321	Female	62	Ten years	2	3	8	July 23, 1906	Septicæmia.
2347	Male	44	Six months	8	3	2	July 24, 1906	Tuberculosis.
1329	Female	66	Three months	13	10	9	July 27, 1906	Rupture of aorta.
3402	Female	24	Three months	2	------	11	Aug. 3, 1906	Exhaustion of dementia.
2095	Female	49	Eight years	9	3	3	Aug. 10, 1906	Tuberculosis.
3117	Female	51	Six years	3	1	14	Aug. 15, 1906	Cerebral meningitis.
3276	Male	55	Twenty years	------	2	6	Aug. 19, 1906	Tuberculosis.
2897	Female	61	One year and six months	4	3	20	Aug. 27, 1906	Tuberculosis.
3878	Male	34	Eight days	------	------	7	Sept. 6, 1906	Exhaustion.
686	Female	67	Unknown	18	5	9	Sept. 19, 1906	Chronic cardiac disease.
2760	Female	27	One month	5	5	23	Sept. 27, 1906	Tuberculosis.
3855	Female	25	Two months	------	2	5	Oct. 6, 1906	Uræmia.
2736	Female	58	Two years and six months	5	9	------	Oct. 6, 1906	Exhaustion.

TABLE No. 5—Continued.

Number.	Sex.	Age.	Duration of Insanity Before Admission.	Hospital Residence.			Date of Death.	Cause of Death.
				Year.	Month.	Day.		
3225	Female	23	Twenty-one days	2	10	6	Oct. 7, 1906	Tuberculosis.
3904	Male	46	Five months	------	------	5	Oct. 15, 1906	Encephalitis.
3291	Female	24	Seven years	2	7	------	Oct. 22, 1906	Tuberculosis.
1902	Male	52	Twenty-one days	10	9	15	Nov. 4, 1906	Chronic cardiac disease.
1912	Female	49	Two months	------	8	18	Nov. 11, 1906	Chronic cardiac disease.
3358	Female	31	Five months	2	6	8	Nov. 25, 1906	Tuberculosis.

TABLE No. 6.

SHOWING OCCUPATIONS OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1906.

Auctioneer	1
Bank teller	1
Blacksmith	1
Blacksmith's wife	1
Bookkeeper	1
Carpenter	2
Clergyman	1
Clergyman and book agent	1
Clerk	3
Domestic	9
Druggist	1
Factory operative	16
Factory superintendent	1
Farmer	102
Farmer and clergyman	1
Farmer and flagman	1
Farmer and hotelist	1
Farmer and magistrate	1
Farmer and mechanic	1
Farmer and miner	1
Farmer and student	1
Farmer's daughter	7
Farmer's son	2
Farmer's widow	2
Farmer's wife	26
Florist's wife	1
Housekeeper	113
Housewife	34
Jeweler's apprentice	1
Laborer	13
Laborer's wife	1
Lawyer	4
Liveryman	1
Lumberman	1
Machinist's wife	2
Mason	2
Mechanic	3
Merchant	5
Miller	1
Minister's wife	1
Newspaper work	1
None	28
Painter	2

Paper-hanger and painter	1
Physician's wife	1
Policeman's wife	1
Postmaster	1
President of furniture factory	1
Printer	3
Railroad conductor	1
Railroad engineer	1
Salesman	2
Saleswoman	1
Seamstress	1
Student	5
Teacher	2
Telegraph operator	1
Transfer business	1
Weaver	2

TABLE No. 7.

SHOWING CIVIL CONDITION OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS, ENDING NOVEMBER 30, 1906.

	Male.	Female.	Total.
Married	101	140	241
Single	74	76	150
Widowed	6	24	30
Divorced	2	1	3
Total	183	241	424

STEWARD'S REPORT.

RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

DR.

1904.			
Dec. 1.	To balance unexpended of 1904 appropriation		$ 2.21
	To appropriation for support, 1905:		
	Chapter —, Laws 1905		135,000.00
	Chapter —, Laws 1905		10,000.00
			$145,002.21

CR.

By vouchers approved and paid for expenditures for:		
December, 1904	$ 12,231.14	
January, 1905	9,901.16	
February, 1905	9,108.22	
Total first quarter		31,240.52
March, 1905	$ 13,045.82	
April, 1905	12,305.22	
May, 1905	12,127.99	
Total second quarter		37,479.03
June, 1905	$ 14,246.55	
July, 1905	11,858.31	
August, 1905	14,159.93	
Total third quarter		40,264.79
September, 1905	$ 13,697.07	
October, 1905	12,565.30	
November, 1905	9,698.69	
Total fourth quarter		35,961.06
		$144,945.40
Balance on hand		56.81
		$145,002.21

RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1905, TO NOVEMBER 30, 1906.

DR.

1905.			
Dec. 1.	To balance unexpended of 1905 appropriation		$ 56.81
	To appropriation for support, 1906:		
	Chapter —, Laws 1905		135,000.00
	Chapter —, Laws 1905		10,000.00
			$145,056.81

CR.

By vouchers approved and paid for expenditures for:		
December, 1905	$ 10,752.82	
January, 1906	10,864.93	
February, 1906	12,754.07	
Total first quarter		34,371.82
March, 1906	$ 11,831.47	
April, 1906	8,857.75	
May, 1906	13,374.48	
Total second quarter		34,063.70
June, 1906	$ 11,561.44	
July, 1906	12,443.70	
August, 1906	16,943.43	
Total third quarter		40,948.57
September, 1906	$ 12,984.85	
October, 1906	12,544.72	
November, 1906	10,139.38	
Total fourth quarter		35,668.95
Total expenditures for 1906		$145,053.04
Balance on hand		3.77
		$145,056.81

CLASSIFIED EXPENDITURES FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

Account Vouchers Issued for:	*1905.*	*1906.*
1. Salary of officers	$ 8,602.46	$ 9,306.61
2. Wages—monthly pay-roll	36,216.99	38,444.98
3. Wages—transient pay-roll	7,731.59	4,739.64
4. Directors' expenses	392.65	215.05
5. Traveling expenses	194.85	119.13
6. Improvements and repairs	7,122.76	3,713.51
7. Religious services	216.65	208.31
8. Amusements	139.25	137.01
10. Mattresses	.....	184.04
11. Bacon	7,237.89	9,230.25
12. Beef	6,739.34	5,591.03
14. Pork	60.86	.....
15. Hams	779.46	801.53
16. Poultry	954.03	914.65
17. Fish and sausage	138.46	309.72
18. Lard	46.25	30.75
19. Butter and oleomargarine	3,229.63	3,629.60
20. Eggs	1,325.66	1,270.80
21. Cheese, crackers, and confections	618.92	405.87
22. Coffee	2,226.71	1,226.04
23. Tea	131.68	125.52
24. Salt	59.22	131.50
25. Rice	242.30	272.73
26. Spice, pepper, and vinegar	158.69	132.90
27. Flour	7,085.59	7,605.53
28. Meal	1,293.14	1,351.91
29. Hominy and oat meal	151.90	185.95
30. Yeast, soda, and baking powders	435.71	438.95
31. Molasses	769.05	1,188.98
32. Sugar	2,547.78	1,696.88
33. Fruit	562.34	747.07
34. Vegetables	1,367.83	2,099.15
35. Tobacco	1,404.34	1,985.76
36. Soaps, etc.	341.97	509.33
37. Starch, bluing, and wax	90.99	87.67
38. Kerosene, candles, and matches	199.50	119.54
39. Hats	338.09	122.60
40. Clothing, dry goods, and notions	9,277.10	11,181.62
41. Shoes, leather, and findings	2,069.73	1,551.85
42. Books, stationery, and stamps	685.19	608.17
43. Furniture and bedding	1,684.33	2,005.52
44. Carpet and matting	379.43	884.73
45. Queensware, wood and tinware	1,585.55	884.73

	1905.	1906.
46. Hardware	$ 1,186.73	$ 2,609.85
47. Glass and putty	82.04	124.02
48. Paints and oil	1,344.44	1,773.83
49. Drugs and medical supplies	1,027.32	939.82
50. Seeds and plants	652.04	922.52
51. Fertilizers	1,472.17	1,373.77
52. Corn, oats, and bran	2,682.25	3,986.67
53. Forage and straw	1,589.93	1,656.22
54. Live-stock	924.45	1,013.75
56. Harness	.....	55.00
57. Tools and implements	338.35	19.65
58. Blacksmithing	213.01	338.70
59. Freights	9,534.24	9,574.56
60. Coal	3,457.76	3,622.68
61. Wood	2,985.36	628.42
62. Sundries	619.45	901.20
	$144,945.40	$145,053.04

REPORT OF FARM, GARDEN, AND COLONY FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

Ensilage, tons	540
Hay, tons	251
Green feed, tons	1,505
Corn stover, tons	45
Tomatoes, bushels	974
Cucumbers, bushels	102
Peaches, bushels	226
Okra, bushels	164
Lima beans, bushels	65
Snap beans, bushels	1,925
Peas, garden, bushels	218
Peas, clay, bushels	35
Roasting-ears, bushels	1,392
Potatoes, sweet, bushels	2,841
Potatoes, Irish, bushels	1,781
Turnips, bushels	1,677
Turnip-greens, bushels	1,395
Lettuce, bushels	240
Onions, bushels	943
Beets, bushels	192
Apples, bushels	1,342
Squashes, bushels	212
Pepper, bushels	76
Chestnuts, bushels	3

Buckwheat, bushels	4
Sunflower seed, bushels	10
Pop-corn, bushels	4
Celery, bunches	8,550
Horseradish, pints	183
Asparagus, dozen	2,765
Rhubarb, dozen	678
Onions, dozen	6,784
Radishes, dozen	5,985
Salsify, dozen	1,050
Egg-plants, dozen	38
Eggs	11,403
Strawberries, quarts	3,144
Cherries, quarts	60
Raspberries, quarts	613
Plums, quarts	984
Dewberries, quarts	56
Cabbage, heads	20,802
Grapes, pounds	11,440
Pork, pounds	42,513
Melons, pounds	55,175
Tobacco, pounds	550
Pumpkins, pounds	1,425
Grease, pounds	243
Wood, cords	30
Milk, gallons	92,662
Chickens	1,021
Turkeys	47
Ducks	18
Geese	4

REPORT FROM SHOE-SHOP FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

Shoes made, pairs	67
Shoes mended, pairs	7,194
Slippers made, pairs	686
Slippers mended, pairs	3,580
Suspenders mended	3,124
Harness made, pieces	107
Harness mended, pieces	332
Razors ground	2,343

REPORT OF SPECIAL FUND FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

DR.

1904.			
Dec. 1.	To balance		$ 3,727.19
	To amount received from:		
	Support account	$ 10,093.92	
	Superintendent, for supplies	654.12	
	Fines	13.05	
	County claims	146.32	
	Drug store	61.78	
	Shoe-shop	39.20	
	Carpenter-shop	13.90	
	Greenhouse	175.20	
	Garden	241.41	
	Cattle and hogs	299.50	
	Steam-house	685.20	
	Hides	2,048.67	
	Barrels and sacks, sold	62.64	
	Store-rooms	312.69	
	Sales of sundries	491.92	
	Southern Railway, goods lost	403.69	
	Sale of fertilizer	148.64	
	Sale of pump	200.00	
	Sale of rags	100.00	
	Interest from B. R. Lacy	150.00	
	Sale of scrap iron	193.75	
			$ 16,535.60
			$ 20,262.79

CR.

REPORT OF SPECIAL FUND FROM DECEMBER 1, 1904, TO NOVEMBER 30, 1906.

1906.	By Vouchers approved and paid for work on Colony	$2,198.47	
	Paid transportation of patients—county claims	160.15	
	Paid expense recapturing escaped patients	105.10	
	Board refunded to pay-patients paid in advance	57.83	
	Carpet-rag money saved by Mrs. Marsh	100.00	
	For laundry	8,313.68	
	For Amusement Hall	2,890.96	
	For rock crusher	1,457.75	

For generating set	$2,728.65	
For surgical instruments	156.37	
For sterilizer	600.00	
Two pianos	575.00	
Seats for chapel	850.46	
		$ 20,194.42
		68.37
		$ 20,262.79

HOUSEKEEPER'S REPORT.

	1905.	*1906.*	*Total.*
Blackberries, canned, gal.	524	355	879
Peaches, canned, gal.	216	87½	203½
Tomatoes, canned, gal.	114	237½	351½
Sweet pickle, peaches, gal.	20	6½	26½
Sweet pickle, tomatoes	16	....	16
Cherries	2½	½	3
Tomato catsup, gal.	8	10	18
Chow-chow, gal.	33	30	63
Pepper pickles, gal.	11½	....	11
Peach marmalade, gal.	66	162½	228
Jelly—different, fruits, lbs.	96	265	361
Butter, lbs.	3,323	3,305½	6,628½
Lard, lbs.	1,396	1,825	3,221
Sausage, lbs.	2,355	1,709	3,074
Liver mush, lbs.	1,813	2,802	4,615
Soap, gal.	6,700	6,400	13,100

MATRON'S REPORT.

WORK DONE IN SEWING-ROOM AND WARDS FROM DECEMBER 1, 1904, TO DECEMBER 1, 1906.

Articles.	Number Made.			Number Mended.		
	1905.	1906.	Total.	1905.	1906.	Total.
Coats	202	194	396	777	651	1,428
Pants	276	261	537	2,113	1,726	3,859
Vests	36	20	56	246	292	538
Shirts	1,204	1,390	2,394	1,204	1,277	2,481
Drawers	535	873	1,408	1,393	1,302	2,695
Strong shirts	27	17	44	70	51	121
Strong dresses	70	18	28	51	81	132
Aprons	1,757	1,765	3,522	523	1,288	1,811
Dresses	1,952	1,809	3,761	2,959	2,748	5,707
Camisoles	14	30	44			
Chemise	662	1,025	1,687	1,111	758	1,869
Gowns	1,586	1,346	2,932	426	259	685
Skirts	321	487	808	1,449	1,424	2,873
Underbodies	42	35	77		9	9
Shirtwaists	151	187	338	24	8	32
Sacques	148	85	133			
Bonnets	5	1	6			
Collars and ties	231	79	310			
Towels	2,897	2,720	5,617	7		7
Spreads				32	71	103
Sheets	1,656	2,018	3,674	182	161	343
Gum sheets	116	40	156			
Pillowcases	1,045	1,609	2,654	197	151	348
Pillows	86	238	324	31		31
Cotton beds	154	200	354	291	219	510
Mattresses	87	526	613		228	228
Quilts		1	1			
Blankets				58	50	108
Clothes sacks	324	327	651	109	98	207
Curtains	276	402	678			
Bath-tub cover		1	1			
Table-cloths	36	197	233		2	2
Table napkins	1,154	1,531	2,685		2	2

MATRON'S REPORT—Continued.

Articles.	Number Made.			Number Mended.		
	1905.	1906.	Total.	1905.	1906.	Total
Socks knit	59	26	85	4,718	464	5,182
Stockings	12		12	906	595	1,501
Shoulder capes		63	63			
Gloves	68	28	96			
Hats lined	306	374	680			
Handkerchiefs	160	14	174			
Caps, scullion	9	39	48			
Centerpieces		64	64			
Lace knit, yards	36	40	76			
Sofa-pillows	59	64	123			
Fancy quilts		9	9			
Crochet slippers	6	14	20			
Crochet shawls		12	12			
Drawn-work table-covers	44	153	197			
Drawn-work scarfs	181	40	221			
Dolls	32	28	60			
Laundry bags	10	2	12			
Flannel skirts	73	28	101			
Fancy baskets	78	10	88			
Carpets		1	1			
Baby shoes		25	25			
Baby sacques		4	4			
Hair braids		9	9			
Rubber aprons	4	4	8			
Shrouds	62	31	93			
Chairs bottomed	135		135			
Nurses' caps	204	201	405			
Window-shades		68	68			
Screen covers	24	40	64			
Bean bags	6		6			
Bolster-cases	8		8			
Bath-robes		8	8			

REPORTS

OF THE

SUPERINTENDENT, WARDEN AND OTHER OFFICIALS

OF

THE STATE'S PRISON

RALEIGH, N. C.

FOR THE YEARS 1905-1906

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1907

THE STATE'S PRISON DIRECTORS.

J. G. HACKETT, *Chairman*.....Wilkes County.
W. E. CROSLAND.....Richmond County.
R. H. SPEIGHT.....Edgecombe County.
J. P. KERR.....Buncombe County.
J. D. DAWES.....Wilson County.

J. S. MANN, *Superintendent*.....Hyde County.
J. M. FLEMING, *Warden*.....Wake County.
T. M. ARRINGTON, *Clerk*.....Nash County.

REPORT OF COMMITTEE.

RALEIGH, N. C., January 2, 1907.

To His Excellency, GOVERNOR R. B. GLENN.

SIR:—We have the honor to submit herewith the financial report of the State's Prison for the years 1905 and 1906, embracing the reports of Hon. J. S. Mann, Superintendent; John M. Fleming, Warden, and Dr. James R. Rogers, Physician in Charge. These reports have all been approved by this Board, and show the condition of the institution on January 1, 1907. Respectfully,

(Signed) J. G. HACKETT, *Chairman.*
W. E. CROSLAND,
R. H. SPEIGHT,
JOHN P. KERR.

REPORT OF SUPERINTENDENT.

RALEIGH, N. C., January 1, 1907.

To the Honorable Board of Directors of the State's Prison:

The years 1905 and 1906 have not been eventful ones in the history of the Prison. We have been fortunately spared from serious troubles of every kind and blessed with a moderate prosperity. The general health of the institution has been good, and its inmates, respectful in demeanor and obedient to authority, have appeared as cheerful and contented as could be well expected of people within prison environments.

A proper economy, without stinginess, has been the policy of the administration. The property of the Prison has been kept in repair and is now in excellent condition, but no expensive additions have been made.

Two large storage-rooms are needed at the State farm, and material for them has been ordered, though actual construction has not begun.

The population of the Prison January 1, 1905, was 658; on January 1, 1906, it was 658; to-day, January 1, 1907, it is 662.

The cultivation of the State farm requires the labor of about three hundred people. We endeavor to keep employed two hundred and fifty in railroad and turnpike work, while the remainder are used in operating the brick plant and in clothes-making and repairing.

The supply of drinking water for the Central Prison has always been obtained from an open well, with a frame covering, situated near the main building. Even with the best care and attention this was likely at any time to become infected and dangerous. We are now having drilled an eight-inch well, conveniently located, though remote from the build-

ings, and expect to carry it to a depth sufficient, if possible, to afford not only an ample quantity, but also a satisfactory quality of water.

Two years ago the sewer from the main building to its outlet through the Prison wall was examined and put in thorough repair. This sewer empties into Rocky Branch at a point just outside the Prison enclosure. We have now arranged to continue the sewer and join with the Agricultural and Mechanical College in constructing a line to the city main near the southern extremity of the city. This will certainly remove a serious menace to the health not only of this institution, but of that entire section of the community through which Rocky Branch winds its way into Walnut Creek.

The General Assembly of 1905 authorized the Prison to furnish the necessary material and labor and pave with brick the walks of the Capitol Square. Desiring not only to comply with the suggestion of the Legislature, but also that the work should be done in the most ornamental and durable manner, a proposition was submitted to the Governor and Council of State that granolithic rather than brick pavements should be laid at the expense of the Prison. The suggestion met with their approval and the work was done under their direction and supervision at a total cost of $6,584.07, which the Prison promptly paid.

The State farm did not yield as abundantly in 1906 as it did the three previous years. Two freshets in the Roanoke River during August destroyed at least two thousand barrels of corn, while the early frost in October, followed by ten days of rain, not only seriously damaged the cotton crop, but almost totally destroyed a most excellent prospect for black and mixed peas. When, however, a comparison is made with results in other agricultural sections of our State, I feel that we should be content with the moderate yield of the Prison farm.

The Dangerous Insane Department of the Prison is in good condition. It has been maintained within the appropriation

of five thousand dollars per annum which was made by the last General Assembly. The inmates have been comfortably provided for and furnished liberally with the necessaries of life. The department is intended and built to accommodate fifty people, while the average number cared for during the year has been fifty-three. This crowded condition has necessitated the confinement of three each night in cells of the Prison. An appropriation of five thousand dollars per annum is needed, and, I think, will be sufficient for maintenance during the next two years. If alterations or improvements should be directed by the Legislature, an additional appropriation for that purpose will be needed.

A statement of the present financial condition of the Prison will be found on another page. In preparing this statement we have followed the precedent established four years ago of not enumerating as an asset any farm produce that will be used or consumed upon the farm during the year 1907, but have counted only the surplus of such products as will be sold and converted into cash. Our December bills have been paid and the Prison owes no debts. It has been maintained through another two years by its earnings and has now to its credit in cash, State bonds, solvent credits, farm products at current prices, and other cash items, the comfortable reserve of $242,131.84.

In conclusion, I wish again to make acknowledgment of the faithful and efficient services of those who have assisted me during the past two years in the conduct of the Prison and to express my appreciation of the continued interest, valuable assistance and uniform courtesy of you, gentlemen of the Board. Respectfully submitted,

J. S. MANN,
Superintendent.

REPORT OF WARDEN.

RALEIGH, N. C., January 1, 1907.

HON. J. S. MANN, *Superintendent State's Prison.*

SIR:—I have the honor to make the following report for the two years ending December 31, 1906:

DISCIPLINE.

The discipline of the prisoners has been good for the past two years. There has been no serious infraction of the rules, nor any necessity for severe punishment, nor has any been inflicted. The prisoners yield a ready obedience to the officers in charge.

BUILDINGS AND GROUNDS.

The buildings and grounds are kept in good condition—are thoroughly policed and cleaned every day—nothing derogatory to health being allowed to accumulate.

MACHINE SHOP.

The machine shop has been used entirely for repairs.

RELIGIOUS SERVICES.

The religious services continue to be held each Sabbath—by the Christian Endeavor in the morning, conducted by Dr. Curtis; Sabbath-school at 2 P. M. by Messrs. Whiting, Pullen, Blake, Waitt, the Rev. Cæsar Johnson and Mrs. Blair; and preaching at 3 P. M. by a minister of one of the city churches.

BRICK.

We have made and sold about $32,000 worth of brick and have about 20,000 unsold.

GARDEN.

We have raised an abundant supply of vegetables, in their season, for the entire Prison population here, and have on hand now quite a quantity of collards, potatoes and turnips.

Respectfully submitted,

JOHN M. FLEMING,
Warden.

DEPARTMENT DANGEROUS INSANE.

Raleigh, N. C., December 31, 1906.

To the Honorable Board of Directors:

The Medical Superintendent reports as follows for the two years ending December 31, 1906:

Under the conditions which have been set forth at length in the two previous reports the Department for Dangerous Insane has been maintained without the possibility of any radical changes or innovations. Altogether, the history of this Department during the two years just preceding may be summed up as uneventful and at the same time satisfactory. The patients have been well cared for, having been made comfortable, confined in a humane manner, and shown every consideration possible and fitting for this extremely unfortunate class.

The accommodations which the present arrangement affords have been taxed to their limit all the time. More space is urgently needed. The increase in population is now progressive, and it is only a question of time till more room will be absolutely indispensable.

The usual annual appropriation of five thousand dollars is asked for the maintenance of the Department.

Very respectfully,

James R. Rogers,
Medical Superintendent.

LIST OF ADMISSIONS SINCE DECEMBER 1, 1904.

Name.	Age.	Date.	Judge.	County.	Crime.	Race.	Sex.
John L. Gregory	34	May 4, 1905	G. W. Ward	Anson	Murder	White	Male.
Fletcher Hopkins	45	July 31, 1905	G. S. Ferguson	Haywood	Murder	White	Male.
H. E. Balding	30	Aug. 23, 1905	J. H. White	Madison	Assault	White	Male.
Chas. Lee Leonard	23	Aug. 24, 1906	G. S. Ferguson	Davidson	Assault	White	Male.
Sam Frizell	67	Nov. 24, 1906	W. R. Allen	Jackson	Retailing without license.	White	Male.
Andrew Hall	43	May 7, 1905	M. H. Justice	Mecklenburg	Murder	Colored	Male.
John Forbes	------	Dec. 19, 1905	------	From Pen.	------	Colored	Male.
Tom Ransom	------	Sept. 3, 1906	------	From Pen.	------	Colored	Male.
Susan D. Hoyle	------	Sept. 6, 1905	W. R. Allen	Burke	Arson	White	Female.
Julia Simpson	44	April 9, 1906	B. F. Long	Jones	Arson	White	Female.
Laura Ingram	45	Dec. 6, 1904	Webb	Halifax	Arson	Colored	Female.
Pauline Dockery	22	July 5, 1906	------	Halifax	Assault	Colored	Female.

LIST OF DISCHARGED SINCE DECEMBER 1, 1904.

Name.	Age.	Date.	County.	Race.	Sex.
Charlie Setzer	------	June 12, 1905	Catawba	White	Male.
O. W. Roberts	18	June 29, 1905	Mecklenburg	White	Male.
Fletcher Hopkins	45	July 7, 1906	Haywood	White	Male.
Press Covington	18	June 13, 1905	Montgomery	Colored	Male.

NUMBER OF DEATHS SINCE DECEMBER 1, 1904.

Name.	Age.	Date.	County.	Disease.	Race.	Sex.
H. E. Balding	30	Sept. 20, 1905	Madison	Diarrhœa	White	Male.
Thomas Evans		July 21, 1905	Alamance	Heart Disease	White	Male.
W. M. Jones		Sept. 17, 1905	New Hanover	Tubercular Peritonitis	White	Male.
Benjamin Woods	38	June 25, 1905	Wilkes	Gastro-entri.	White	Male.
Lee Carmichael	47	June 19, 1905	Forsyth	Syphilis	Colored	Male.
Sissie Stephenson		April 21, 1905	Wake	Cerebra Soft	Colored	Female.
Letta Rogers		Aug. --, 1906	Martin	Cancer Rectum	Colored	Female.

NUMBER OF INMATES IN DEPARTMENT FOR DANGEROUS INSANE.

Date.	Male.		Female.		Total.
	White.	Colored.	White.	Colored.	
December 1, 1904	29	13	5	7	54
December 1, 1905	25	11	6	7	49
December 1, 1906	26	13	7	7	53
Committed between December 1, 1904, and December 1, 1906	5	3	2	2	12

STATISTICAL FORM FOR THE STATE INSTITUTIONS.

Prepared according with resolutions of the National Conference of Charities and Correction, adopted May 15, 1906.

Adopted by the State Board of Public Charities of North Carolina.

Name of the institution: *Dangerous Insane Department State's Prison.*

POPULATION.

	Male.	*Female.*	*Total.*
Number of inmates present at the beginning of the fiscal year	36	13	49
Number received during the year	4	2	6
Number discharged or died during year	1	1	2
Number at end of fiscal year	39	14	53
Daily average attendance during year	39	14	53
Average number of officers and employees	13	1	14

EXPENDITURES.

CURRENT EXPENSES—

1. Salaries and wages	$1,809.39
2. Clothing	309.25
3. Subsistence	1,741.84
4. Ordinary repairs	0.00
5. Office, domestic, and outdoor expenses	1,097.25
Total	$4,957.91

NOTES ON CURRENT EXPENSES.

1. "Salaries and wages" should include salaries of Trustees or Directors, if any.

2. "Clothing" includes shoes and also materials for clothing and shoes if manufactured in the institution.

3. "Ordinary repairs" includes all of those which simply maintain the buildings in condition without adding to them. Any repairs which are of the nature of additions should be classed with "permanent improvements."

4. This item includes everything not otherwise provided for, such as furniture, bedding, laundry supplies, medicine, engineer's supplies, postage, freight, library, etc.

EXECUTIVE HEAD.

J. S. MANN, Superintendent of the State's Prison, including the Dangerous Insane Department.

JAS. R. ROGERS, Medical Superintendent and Physician in Charge.

REPORT OF PHYSICIAN.

RALEIGH, N. C., January 1, 1907.

To the Superintendent and Honorable Board of Directors of the State's Prison.

GENTLEMEN:—In my report of the medical department of the State's Prison for 1905 and 1906 the table below will show the amount and quality of work done.

During the two years there has been admitted to the Prison 286 prisoners. Of this number 31 were unsound and 255 were sound. Owing to the fact that all the chronic and incurables are returned from the camps to the Prison for treatment and cure, we have had a large per cent. of this class to care for. The bacteriological examination of the drinking water from the large well has not been at all times satisfactory.

I commend very heartily your action in securing a deep-well system for the Prison. There is no doubt that pure drinking water adds largely to the health of any prison or camp. The cells and grounds have been kept clean and the sanitary condition most excellent in every particular.

Very respectfully,

JAMES R. ROGERS, M. D.,
Prison Physician.

Diseases.	*No. of Cases.*
Anthritis, acute and hermatic	3
Angina pectoris	1
Asthma	5
Burns	5
Bright's disease	10
Cardiac dropsy	12
Colic, nephritic	4
Colic, hepatic	2
Colic, intestinal	3
Cystitis	12
Diarrhœa, acute	16
Diarrhœa, chronic	20
Dysentery	10
Epilepsy	2
Fever, malarial	30
Fistula, rectal	6
Fractured leg	2
Gonorrhœa	10
Gastritis	8
Heart disease	10
Hemorrhoids	12
Indigestion, acute	30
Jaundice	6
La grippe	40
Nephritis	8
Neuralgia	16
Ophthalmia	12
Orchitis	6
Paralysis	3
Periostitis, chronic	1
Pneumonia	13
Rheumatism	19
Rupture	12
Sciatica	4
Stricture	12
Syphilis	26
Sunstroke	1
Tonsilitis	13
Tuberculosis	35
Wounds, gunshot	3
Wounds, contused	4
Wounds, lacerated	2

DEATHS, 1905.

William Johnson, colored, pulmonary tuberculosis.
George Oakes, white, pulmonary tuberculosis.
John Thompson, colored, pulmonary tuberculosis.
Ike Haskins, colored, Bright's disease.
Sam Brown, colored, pulmonary tuberculosis.
Simon Harris, colored, pulmonary tuberculosis.
Jim Williams, colored, pulmonary tuberculosis.
Fin Huggins, colored, pulmonary tuberculosis.

DEATHS, 1906.

Mary Latta, colored, female, pulmonary tuberculosis.
Reuben McCrewen, colored, pneumonia.
Monroe Rogers, colored, pneumonia.
Lee Shelton, white, killed by the Raleigh and Southport Railroad.
H. D. Hadley, white, cerosis of the liver.
Will Monroe, colored, pulmonary tuberculosis.
John Broody, colored, pulmonary tuberculosis.
Pressley Dillon, colored, pulmonary tuberculosis.
Thomas Watson, colored, pulmonary tuberculosis.

REPORT OF SANITARY INSPECTION COMMITTEE.

Board of Directors State's Prison.

GENTLEMEN:—The undersigned, a committee appointed by the State Board of Health to make the regular biennial sanitary inspection of your buildings, report that they performed that duty on October 23, 1906, and are pleased to state that the sanitary condition of both the Prison Department and the Department for the Criminal Insane is good. The premises are clean, the plumbing in good repair, and the health of the inmates properly guarded.

In the Department for the Insane it is especially desirable that the floors of the water-closets and bath-rooms should be of some non-absorbent material, tile or cement. They are of wood at present, which makes it hard to keep them clean and free from odor.

In the Prison Department we note that there is a separate ward for tuberculous prisoners. We would that this could be provided also in the Insane Department.

In the Department for the Insane the stairway is entirely within, is of wood, is dark and would be a poor means of escape in case of fire. A well-lighted, fire-proof stairway and ventilator, opening on the outside as well as in the wards, would be a vast improvement.

The well, an open one, covered with boards, close to the main building and steam-house, does not meet the strict requirements of modern sanitation. It should be abandoned in favor of some supply that would be less liable to infection.

Very respectfully,

RICHARD H. LEWIS, M. D.,
W. P. IVEY, M. D.,
Committee.

RECORD OF CONVICTS FOR THE YEARS 1905 AND 1906, SHOWING NUMBER RECEIVED FROM COUNTIES, DISCHARGES, PARDONS, ESCAPES AND DEATHS.

TABLE No. 1.

Prisoners on hand January 1, 1905		658
Received from counties		286
Total		944
Discharged	167	
Pardons	43	
Escapes	25	
Deaths	43	
Total loss		278
		666
Remaining on hand January 1, 1907, as follows:		
White—		
Males		173
Females		12
Colored—		
Males		450
Females		27
Total		662

TABLE No. 2.

Prisoners received at the State's Prison up to January 1	14,269
Number received during 1905 and 1906	286
Total received up to January, 1907	14,555

TABLE No. 3.

NATIVITY OF CONVICTS RECEIVED DURING 1905 AND 1906.

Alabama	1
Arkansas	1
Colorado	1
Illinois	1
Germany	1

Kentucky	1
Maryland	1
North Carolina	237
Pennsylvania	3
South Carolina	18
Tennessee	4
Virginia	16
Washington	1
	286

TABLE No. 4.

EDUCATION OF CONVICTS RECEIVED DURING 1905 AND 1906.

Read and write	156
Collegiate	1
High school	1
Good English	4
Common school	1
Read	15
None	108
	286

TABLE No. 5.

CRIMES OF CONVICTS RECEIVED DURING 1905 AND 1906.

Arson	3
Attempt to poison	2
Attempt to murder	1
Assault to kill	1
Assault with deadly weapon	2
Assault to rape	17
Attempted felony	1
Abduction	1
Bigamy	2
Bigamy and felony	1
Bestiality	1
Burglary	26
Burning a car	1
Buggery	2
Breaking and entering dwelling	2
Carnally knowing girl under 14	5
Concealing birth of child	3
Conspiracy	1
Felony	3
Forgery	3

Horse-stealing	1
House-breaking	4
Incest	1
Embezzlement	2
Infanticide	5
Larceny	48
Larceny and receiving	19
Larceny and house-breaking	4
Manslaughter	28
Murder—second degree	77
Obstructing railroad track	3
Perjury	1
Rape	2
Robbery	10
Secret assault	3
	286

TABLE No. 6.

OCCUPATION OF CONVICTS RECEIVED DURING 1905 AND 1906.

Bank cashier	1
Blacksmith	2
Broker	2
Cook	1
Electrician	1
Farmer	1
Laborer	268
Preacher	1
Painter	1
Printer	1
Plumber	1
Salesman	1
Sailor	1
Upholsterer	1
Waiter	1
	286

TABLE No. 7.

AGE OF CONVICTS RECEIVED DURING 1905 AND 1906.

Number under 16 years of age	23
Number from 16 to 20 years of age	42
Number from 20 to 30 years of age	138
Number from 30 to 40 years of age	61

Number from 40 to 50 years of age	16
Number from 50 to 60 years of age	14
Number from 60 to 70 years of age	1
	286

TABLE No. 8.

RACE AND SEX OF CONVICTS RECEIVED DURING 1905 AND 1906.

White—	
Males	95
Females	7
Colored—	
Males	161
Females	23
	286

TABLE No. 9.

SOCIAL RELATION OF CONVICTS RECEIVED DURING 1905 AND 1906.

Single	159
Married	111
Widows	4
Widowers	12
	286

TABLE No. 10.

TERM OF SENTENCE OF CONVICTS RECEIVED DURING 1905 AND 1906.

For 6 months	1
For 1 year	22
For 1½ years	3
For 2 years	30
For 3 years	30
For 4 years	7
For 4½ years	1
For 5 years	20
For 6 years	17
For 7 years	13
For 8 years	17
For 10 years	36
For 10 1-6 years	1
For 12 years	11
For 14 years	2
For 15 years	28
For 17 years	1

For 18 years	7
For 20 years	15
For 25 years	9
For 29 years	1
For 30 years	4
For life	9
	286

TABLE No. 11.

COUNTIES FROM WHICH CONVICTS WERE RECEIVED DURING 1905 AND 1906.

Anson	4
Alamance	2
Alleghany	2
Beaufort	2
Bertie	2
Bladen	2
Brunswick	3
Buncombe	11
Burke	1
Caldwell	3
Cabarrus	2
Catawba	1
Chatham	3
Cherokee	1
Chowan	3
Clay	1
Cleveland	..
Craven	10
Columbus	6
Currituck	1
Davidson	1
Duplin	3
Durham	..
Edgecombe	8
Forsyth	19
Franklin	1
Gates	3
Graham	1
Granville	7
Gaston	1
Greene	4
Guilford	6
Halifax	2
Harnett	1

Haywood	1
Henderson	1
Hertford	..
Hyde	..
Iredell	1
Johnston	6
Jones	4
Lenoir	5
Lincoln	1
Madison	6
Martin	2
McDowell	7
Mecklenburg	5
Mitchell	3
Montgomery	4
Moore	3
Nash	3
New Hanover	6
Northampton	4
Onslow	2
Orange	1
Pasquotank	4
Pender	2
Perquimans	1
Person	1
Pitt	8
Polk	1
Randolph	3
Richmond	4
Robeson	5
Rockingham	1
Rowan	11
Rutherford	..
Sampson	2
Scotland	4
Stanly	2
Stokes	4
Surry	7
Swain	1
Union	4
Vance	5
Wake	7
Warren	2
Washington	3
Watauga	1
Wayne	8

Wilkes	5
Wilson	5
Yadkin	1
Yancey	1
	286

STATISTICAL FORM FOR STATE INSTITUTIONS.

Prepared in accordance with a resolution of the National Conference of Charities and Correction, adopted May 15, 1906.

Name of institution: *The State's Prison.*

POPULATION.

	Male.	*Female.*	*Total.*
Number of inmates present at beginning of fiscal year	619	39	658
Number received during the year	122	17	139
Number discharged or died during the year	118	17	135
Number at end of the fiscal year	623	39	662
Average number of officers and employees during the year	138	2	140

EXPENDITURES.

CURRENT EXPENSES—	
1. Salaries and wages	$ 46,918.31
2. Clothing	8,472.72
3. Subsistence	26,339.72
4. Ordinary repairs	913.08
5. Office, domestic and outdoor expenses	46,842.83
Total	$129,486.21
EXTRAORDINARY EXPENSES—	
1. New buildings, land, etc.	7,814.15
Grand total	$137,300.36

FINANCIAL STATEMENT.

1905.			
Jan. 1.	To balance	$ 3,544.99	
Dec. 31.	To receipts	170,927.17	
			$174,472.16
	By disbursements	$166,258.79	
	By balance	8,213.37	
			$174,472.16
1906.			
Jan. 1.	To balance	$ 8,213.37	
Dec. 31.	To receipts	133,465.42	
			$141,678.79
	By disbursements	$137,300.36	
	By balance	4,378.43	
			$141,678.79

ASSETS.

1907.			
Jan. 1.	Balance in treasury	$ 4,378.43	
	Four per cent. N. C. bonds	104,600.00	
	Solvent credits	8,313.41	
	10,500 bushels peanuts at $1.20	12,600.00	
	25,000 bushels cotton seed at 30c	7,500.00	
	2,000 bushels corn at 60c	1,200.00	
	75 tons hay, etc., at $18	1,350.00	
	2,041 bales cotton, at $50	102,050.00	
			$242,131.84

LIABILITIES.

	Liabilities	0.00

RECEIPTS.

1905.			
Jan. 2.	J. C. Lashley, board	$	18.00
4.	Robert Lampley, clothes		115.50
	C. N. Christian, supplies		9.34
	Dangerous Insane Department, supplies		44.80
	Interest on bonds		1,200.00
	J. W. Harden, Jr., brick		12.00

Jan.	5.	C. J. Rhem, supplies	$ 9.89
		Lewis Baer & Co., hides	13.00
	6.	Lenoir County, cost	5.00
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	10.	J. H. Robbins, brick	12.00
		Catholic Orphanage, brick	7.25
		B. W. Ives, labor	89.32
		J. E. Gill, brick	6.00
		G. H. Maynard, brick	1.30
		J. L. Roberts, brick	60.00
		W. J. Andrews, brick	42.00
		R. D. Godwin, brick	18.00
	11.	John Layton, brick	3.00
		M. A. Moser, brick	3.63
	12.	R. H. Jones brick	2.80
		Goldsboro Lumber Company, labor	609.60
	13.	W. A. Myatt, brick	55.80
	16.	F. M. Register, supplies	4.36
	17.	W. A. Myatt, brick	3.90
		J. B. Carlyle, brick	60.00
		W. G. Allen, brick	2.40
		E. L. Harris, brick	4.80
	18.	W. S. Cox, board	12.68
	19.	N. C. Building and Supply Company, brick	22.00
		Oettinger Bros., clothes	60.75
	20.	Lewis Baer & Co., hides	22.53
		Goldsboro Lumber Company, oil	6.76
		J. J. Dunn, brick	1.50
		Ed. Paschal, brick	.75
	23.	Raleigh and Pamlico Sound Railroad, labor	1,049.50
		Mr. Stanback, brick	3.00
		Clayton Oil Mill, cotton seed	3,358.92
	24.	Ed. Paschal, brick	.75
	26.	A. H. Green, brick	83.00
	28.	J. R. Holder, brick	17.00
		J. E. Hoskins, board	10.00
		Ed. Paschal, brick	.75
		O. T. Simpson, brick	1.80
	30.	J. G. Barbour & Sons, brick	60.00
		L. T. Smith, brick	11.75
	31.	J. C. Lashley, board	15.00
		Ellington Lumber Company, brick	3.00
Feb.	2.	W. C. Bain, brick	543.40
		Dangerous Insane Department, supplies	72.17
		N. C. Building and Supply Company, brick	12.00
		W. B. Hutchings, brick	1.75

Feb.	4.	Phillips & Penny, brick	$ 5.10
		A. M. Smith, brick	4.80
	6.	First National Bank, Louisburg, brick	90.00
		C. J. Rhem, supplies	11.10
	7.	C. N. Christian, supplies	6.31
	8.	F. M. Register, supplies	4.86
	13.	Enterprise Lumber Company, labor	142.00
		Raleigh and Pamlico Sound Railroad, labor	1,184.50
		Cash, brick	.50
		T. M. Arrington, telegrams	.50
		C. D. Mann, telegram	.25
		Dr. Jones, brick	3.00
	14.	W. H. Moore, rags	10.26
		J. H. Robbins, clothes	27.00
	15.	W. A. Myatt, brick	282.00
		T. C. Lassiter, clothes	56.50
	16.	E. W. Hightower, brick	15.00
		W. S. Cox, board	7.50
	17.	Sidney Faison, brick	.75
	23.	N. B. Josey, peanuts	8,729.06
	24.	W. B. Hutchings, brick	1.05
		W. J. Moore, old iron	24.54
		J. S. Mann, account	8.90
	25.	R. J. Madry, corn	600.00
		N. C. Building and Supply Company, brick	6.00
		T. M. Arrington, account	8.18
	28.	J. C. Lashley, board	13.65
		J. H. Gill, old iron	62.91
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
March	1.	R. E. L. Yates, brick	1.80
		O. T. Simpson, brick	8.00
	2.	Washington Jones, brick	6.00
		M. Poiner, brick	10.00
		B. G. Norwood, railroad ticket	5.10
		Futrell-Hardy Hardware Company, corn	600.00
	3.	Harnett Supply Company, brick	4.80
		W. C. Bain, brick	31.80
		Mills & Poston, clothes	140.00
		Soldiers' Home, brick	1.80
		Dangerous Insane Department, supplies	99.81
		O. M. Minor, brick	6.00
	4.	Atlantic Coast Line Railroad, unused ticket	2.09
		C. J. Rhem, rent	170.00
		C. J. Rhem, shucks	10.00
		C. J. Rhem, supplies	17.35
	6.	E. W. Hightower, brick	4.20

Mch.	6.	Mrs. A. M. Parker, brick	$ 1.20
		William McKnight, brick	3.60
	7.	F. M. Register, supplies	1.96
		J: J. Sandiford, brick	1.20
		S. A. Powell, brick	3.00
		J. W. Cope, brick	3.00
		C. N. Christian, supplies	6.25
		City of Raleigh, brick	14.00
		R. J. Shields, corn	32.50
	9.	E. W. Hightower, brick	4.20
		J. S. Mann, telegram	.25
	10.	Enterprise Lumber Company, labor	1,012.89
	15.	The Raleigh Electric Company, brick	10.80
		Institution Deaf, Dumb and Blind, brick	3.90
		Pilot Cotton Mills, brick	6.00
		W. A. Myatt, brick	15.00
		J. C. Ellington, brick	12.00
		Raleigh and Pamlico Sound Railroad, labor	925.00
	17.	E. T. Gooch, brick	4.35
		Seaboard Air Line Railway, refund ticket	13.87
		T. C. May & Sons, corn	610.00
		Raleigh and Cape Fear Railroad, labor	540.25
	21.	H. E. Brewer, & Co., corn	615.22
	23.	J. G. Barbour & Sons, brick	60.00
	24.	Geo. P. Burgwyn, corn	305.00
		P. C. & C. W. Gregory, corn	305.00
		P. C. & C. W. Gregory, hay	100.00
	25.	H. A. Royster, brick	46.40
		C. P. Snuggs, brick	135.00
		C. N. Christian, shucks	1.75
	27.	Catholic Orphanage, brick	52.80
		Mrs. Whitmire, telephone	.55
		C. J. Hunter, brick	3.90
	29.	Clayton Oil Mills, cotton seed	709.20
		T. M. Arrington, hams	10.00
		J. C. Lashley, board	12.50
	31.	M. A. Moser, brick	58.00
		Allen Bros. Co., clothes	42.00
		Lewis & Co., corn	130.00
		D. C. Hill, brick	158.40
		L. W. Lancaster, brick	18.00
		J. S. Mann, account	16.56
April	3.	D. C. Hill, brick	294.80
		D. H. Crow, ticket	2.00
	5.	Clayton Oil Mills, cotton seed	1,084.08
		R. H. Speight, telegram	.25

April	7.	W. C. Bain, brick	$ 535.50
		J. S. Mann, labor	200.09
		J. W. Coffey, brick	36.00
		C. N. Christian, supplies	7.16
		Clayton Oil Mills, cotton seed	1,874.56
	12.	F. M. Register, supplies	2.75
		C. J. Rhem, supplies	10.28
		W. S. Cox, board	9.17
		W. P. Rose, brick	42.00
		Crosland & Everett, corn	5.20
		J. A. Sexton, brick	20.00
		R. J. Shields, corn	26.00
		Dangerous Insane Department, supplies	86.84
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	13.	Enterprise Lumber Co., labor	1,547.82
		Raleigh and Pamlico Sound Railroad, labor	1,331.00
		J. B. Carlyle, brick	60.00
		City of Raleigh, brick	9.60
	21.	R. J. Shields, corn	32.50
	22.	C. P. Snuggs, brick	10.00
		Wake Forest College, brick	162.00
		D. C. Hill, brick	42.00
	24.	Raleigh and Cape Fear Railroad, labor	1,135.00
	25.	Johnson & Johnson, brick	6.00
	26.	Lee Emory, brick	3.00
		Standard Oil Co., barrels	16.70
	27.	Lee Emory, brick	1.50
	29.	B. W. Upchurch, brick	3.00
May	1.	C. P. Snuggs, brick	27.50
	2.	Robert Lampley, clothes	105.00
	3.	C. J. Ward, brick	66.00
		Dangerous Insane Department, supplies	73.88
		J. E. Hoskins, board	6.50
		K. B. Ewing, board	9.00
	8.	C. J. Rhem, supplies	10.65
		Wake Forest College, brick	132.00
		Catholic Orphanage, brick	7.00
		F. M. Register, supplies	3.02
		Mrs. H. P. Martin, labor	57.00
		Raleigh Electric Company, brick	18.00
		Southern Railway, refund ticket	.75
	9.	R. J. Shields, corn	52.00
		Wake County, clothes	45.00
		Shaw University, brick	2.50
	10.	D. C. Hill, brick	54.00
	11.	Britton Pearce, brick	9.00

May	1.	Enterprise Lumber Company, labor	$ 1,209.00
	12.	C. N. Christian, supplies	7.27
	13.	W. B. Barrow, brick	63.60
	15.	Wake Forest College, brick	132.00
		State Hospital, brick	282.00
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	16.	S. R. Horne, brick	2.60
		Raleigh and Cape Fear Railroad, labor	986.50
	17.	C. N. Christian, shucks	5.24
		Clayton Banking Co., brick	72.00
		D. T. Moore, Jr., brick	3.00
		N. B. Josey, corn	680.00
	18.	W. C. Bain, brick	123.60
		W. H. Harward, brick	72.00
		N. A. Spence, brick	4.00
	20.	Geo. O. Tenney, brick	456.00
		Ford Bros., brick	93.00
		D. C. Hill, brick	25.20
		St. Augustine School, brick	3.00
	22.	W. S. Cox, board	11.04
		R. J. Madry, corn	680.00
		Albert Upchurch, brick	2.40
	24.	R. J. Shields, corn	54.00
		Moore Summers, brick	46.00
	25.	Clayton Cotton Mills, brick	306.00
		W. M. Sanders, corn	337.50
	26.	Busbee & Busbee, Attorneys, Nowell claim, brick	16.50
	29.	Dobbin & Ferrall, clothes	43.75
		Raleigh and Pamlico Sound Railroad, labor	1,106.00
	30.	Charles J. Jeffreys, brick	35.00
	31.	T. C. May & Sons, corn	340.00
		C. J. Rhem, corn	217.25
		C. J. Rhem, fodder	66.00
June	1.	J. E. Hoskins, board	10.00
	2.	S. J. Busbee, board	20.00
		Jacob S. Allen, Sr., brick	3.00
		K. B. Ewing, board	5.00
		Tillery Bros., service of jack	10.00
	5.	D. C. Hill, brick	112.09
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		Matthews, Weeks & Co., corn	340.00
		C. N. Christian, supplies	9.93
		C. N. Christian, corn	14.50
		J. S. Mann, labor	506.00
		J. S. Mann, account	22.10
	7.	R. E. L. Brown, clothes	42.00

June	7.	Dangerous Insane Department, supplies	$ 70.22
	8.	W. B. Barrow, brick	122.33
		Raleigh Electric Company, brick	12.00
		J. M. Fleming, commutation returned	36.00
		Mrs. H. P. Martin, labor	12.50
		E. L. Middleton, brick	60.00
	9.	Sanders, Sons & Co., corn	340.00
		W. H. Harward, brick	144.00
	10.	City of Raleigh, brick	9.00
		C. N. Christian, corn	52.50
	13.	C. J. Rhem, supplies	10.69
		F. M. Register, supplies	4.98
		D. R. Byrum, brick	38.60
		Raleigh and Cape Fear Railroad, labor	1,086.00
		Enterprise Lumber Co., labor	1,247.75
		A. J. Ellis, brick	2.10
		Cash, mink skin	.15
		D. C. Hill, brick	3.00
	14.	J. H. Walton, brick	2.10
	15.	Mrs. R. S. Tucker, brick	11.40
	16.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		W. H. Harward, brick	24.00
	17.	N. A. Spence, Jr., brick	22.50
		Rogers, McCabe & Co., peanuts	194.43
		State Hospital, brick	144.00
		Dr. W. I. Royster, brick	150.00
		M. S. Davis, Jr., brick	60.00
	20.	B. W. Ballard, brick	55.00
		W. S. Cox, board	15.43
		J. L. Cox, brick	72.00
	22.	Wake Forest College, brick	66.00
	23.	W. C. Bain, brick	97.00
	24.	J. M. Costner, brick	58.00
		K. B. Ewing, board	2.10
	26.	J. S. Mann, labor	542.50
		Clayton Oil Mills, brick	240.00
	27.	Johnson & Johnson, coal	16.25
	29.	Powell & Powell, brick	2.40
		Cash, mink skin	.10
		Clayton Cotton Mills, brick	655.00
		R. H. Bradley, brick	24.00
	30.	R. J. Hughes, brick	20.00
July	1.	Interest on bonds	1,200.00
	3.	Cash, hams	2.50
		Mr. Schwartz, bats	.50
	4.	Vaughan & Barnes, cotton	13,167.80

July	5.	P. C. & C. W. Gregory, corn	$ 43.20
		C. J. Rhem, cabbage	115.63
		N. A. Spence, brick	19.00
		J. E. Hoskins, board	10.00
		K. B. Ewing, board	9.50
		Raleigh and Pamlico Railroad, labor	1,284.25
		J. C. Howe, ticket	3.15
		Dangerous Insane Department, supplies	101.87
		Cash, brick	1.50
	6.	W. J. Ellington, brick	25.00
		Mills & Poston, clothes	63.00
		C. J. Rhem, supplies	13.74
		C. N. Christian, supplies	6.68
	8.	Vaughan & Barnes, cotton	14,559.94
		F. M. Register, supplies	4.33
	12.	Geo. O. Tenney, brick	300.00
		Enterprise Lumber Co., labor	1,218.50
		D. R. Byrum, brick	58.60
		J. N. Waddell, board	18.60
		C. N. Christian, corn	13.60
		Raleigh and Cape Fear Railroad, labor	1,083.50
		J. S. Mann, labor	398.25
		Hunter & Olive, brick	216.00
		Wake Forest College, brick	144.00
		J. C. Daniel, brick	2.80
	13.	C. P. Snuggs, brick	41.07
	14.	Vaughan & Barnes, cotton	16,340.26
	15.	State Hospital, brick	198.00
		Wake Forest College, brick	72.00
		Ford Bros., brick	44.00
		J. M. Broughton & Co., brick	3.50
	17.	P. C. & C. W. Gregory, corn	144.00
	18.	R. J. Shields, corn	72.00
		W. H. Harward, brick	252.00
	19.	M. N. Sugg, brick	84.00
		City of Raleigh, brick	6.00
		W. C. Bain, brick	96.29
		D. C. Hill, brick	139.53
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	29.	Baptist University, brick	18.00
		Caraleigh Phosphate Works, brick	70.00
		Vaughan & Barnes, cotton	14,530.63
		R. A. Hester, brick	2.80
		W. J. Ellington, brick	95.00
		L. A. Emry, brick	10.50
	31.	R. J. Hughes, brick	8.00

July	31.	W. M. Sanders, corn	$ 350.00
Aug.	1.	J. M. Costner, brick	2.10
		W. A. Myatt, brick	18.75
		K. B. Ewing, board	10.00
		Hunter & Olive, brick	282.00
	2.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		M. S. Davis, Jr., brick	70.00
	3.	D. C. Hill, brick	84.00
	4.	W. B. Barrow, brick	462.00
		Mr. Ball, brick	3.67
		C. J. Rhem, peanuts	84.69
		W. S. Cox, board	13.50
		Dangerous Insane Department, supplies	76.50
	5.	R. J. Madry, corn	360.00
	11.	Raleigh and Cape Fear Railroad, labor	1,703.50
		Wake Forest College, brick	72.00
		Enterprise Lumber Co., labor	980.50
		C. N. Christian, supplies	8.99
		Martin Hosiery Mills, brick	18.67
		W. I. Royster, brick	28.00
		F. M. Register, supplies	1.71
		S. J. Busbee, board	24.84
		R. C. Strong, brick	6.00
		H. E. Brewer & Co., corn	360.00
		C. N. Christian, corn	4.42
	12.	J. J. Sanderford, brick	1.40
		J. R. Young, insurance returned	225.63
	14.	Raleigh Hosiery Mills, brick	7.00
	15.	W. C. Bain, brick	129.18
		Alsop & Peirce, loading sand	26.36
		S. A. Salmon, brick	60.00
	19.	Busbee & Busbee, Attorneys, Riggsbee claim, brick	3.00
		B. W. Ballard, brick	33.00
		A. B. Stronach, brick	64.60
		J. L. Cox, brick	72.26
		Wilkesboro & Jefferson Turnpike Co., labor	1,000.00
	21.	Wake Forest College, brick	144.00
		Clayton Cotton Mills, brick	210.00
	24.	Raleigh and Cape Fear Railroad, labor	3,198.25
	26.	D. C. Hill, brick	21.50
		Clayton Cotton Mills, brick	72.00
		M. C. Winston, brick	35.00
	28.	Wake Forest College, brick	72.00
	30.	W. B. Barrow, brick	1,112.50
	31.	B. W. Ballard, brick	8.50
		W. L. Solomon, bats	.50

Sept.	1.	S. C. Pool, brick	$ 4.20
	12.	William Willis, bats	1.00
		Enterprise Lumber Co., labor	480.70
		F. M. Register, supplies	5.11
		Raleigh and Cape Fear Railroad, labor	3,107.25
	13.	C. J. Rhem, supplies	12.09
		Wake Forest College, brick	72.00
		Perry & Rosenthal, sample shoes	1.30
	14.	Wake Forest College, brick	72.00
		William Nowell, bats	.25
	15.	Frank Laws, rent	35.00
	16.	D. R. Byrum, brick	18.60
		M. A. Moser, brick	6.90
	18.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		C. N. Christian, supplies	6.89
	19.	W. B. Barrow, brick	135.64
	20.	A. B. Stronach, brick	37.33
	25.	Wake Forest College, brick	72.00
		Enterprise Lumber Co., labor	104.00
		Dangerous Insane Department, supplies	89.96
	27.	R. E. L. Brown, clothes	114.00
		J. H. Gill, bats	.50
	29.	Raleigh and Pamlico Sound Railroad, labor	2,751.00
	30.	Frank Laws, rent	60.00
Oct.	3.	Robert Lampley, clothes	163.00
		W. B. Barrow, brick	874.00
	6.	Johnson & Johnson, brick	7.80
		City of Raleigh, brick	16.80
	7.	C. J. Rhem, hay	13.87
	10.	M. C. Winston, brick	35.00
		W. S. Cox, board	25.00
		Raleigh and Cape Fear Railroad, labor	3,276.90
		Dangerous Insane Department, supplies	183.74
	12.	Raleigh and Cape Fear Railroad, labor	446.85
	13.	S. J. Busbee, board	39.00
	14.	J. W. Coffey, brick	22.50
	16.	Mrs. Whitmire, telephone	.60
		K. B. Ewing, board	8.15
		F. M. Register, supplies	1.71
		C. N. Christian, supplies	3.25
	17.	Raleigh and Pamlico Sound Railroad, labor	2,945.00
	24.	Southern Cotton Oil Co., cotton seed	1,558.74
	31.	W. I. Royster, brick	16.00
Nov.	1.	A. B. Stronach, brick	13.80
		E. W. Timberlake, brick	324.00
	3.	B. F. Montague, bats	1.00

Nov.	3.	T. M. Arrington, telegram	$ .25
	4.	C. L. Minshew, corn	8.73
		C. N. Christian, supplies	9.97
		W. B. Barrow, brick	617.34
	6.	Mills & Poston, clothes	72.00
		R. J. Hughes, brick	62.00
		B. G. Norwood, ticket	2.15
	8.	Dangerous Insane Department, supplies	116.89
		J. W. Denmark, brick	100.00
	14.	C. J. Rhem, supplies	8.39
		F. M. Register, supplies	1.04
		Raleigh and Cape Fear Railroad, labor	3,521.87
		S. J. Busbee, board	40.00
	24.	Raleigh and Pamlico Sound Railroad, labor	2,639.37
	29.	J. L. Cox, brick	41.16
Dec.	1.	E. W. Timberlake, brick	2.00
	2.	W. S. Cox, board	17.00
	4.	K. B. Ewing, board	8.00
		C. C. Cherry, brick	35.00
	6.	W. B. Barrow, brick	1,326.00
		Frank Laws, rent	45.00
	7.	C. J. Rhem, supplies	7.73
		C. J. Rhem, shoes	7.00
		Dangerous Insane Department, supplies	146.96
	8.	C. N. Christian, supplies	10.35
		Raleigh and Pamlico Sound Railroad, labor	2,295.62
	12.	M. T. Pope, brick	105.00
	18.	F. M. Register, supplies	1.97
		Southern Cotton Oil Co., cotton seed	2,865.14
	27.	Cash, old gun	5.00
		J. M. Fleming, potatoes	.75
		Futrell Hardy Hardware Co., freight	3.25
		J. W. Denmark, brick	11.78
		Raleigh and Cape Fear Railroad, labor	3,020.75
	28.	J. S. Mann, account	2.79
	29.	Moses Marx, hides	8.32
1906.			
Jan.	1.	Southern Cotton Oil Co., cotton seed	83.34
	4.	Atlantic Coast Line Railroad, molasses	6.84
	5.	W. L. Gilbert, brick	1.05
		Interest on State bonds	2,092.00
		C. J. Rhem, supplies	7.68
		P. C. & C. W. Gregory, overpaid	18.55
	8.	State Hospital, Morganton, shucks	135.75
		F. M. Register, supplies	3.03
	9.	W. B. Barrow, brick	845.00

Jan.	10.	Frank Stronach, mule	$ 20.00
		C. N. Christian, supplies	9.11
		Dangerous Insane Department, supplies	77.38
		S. J. Busbee, board	35.00
	12.	Raleigh and Pamlico Sound Railroad, labor	1,603.44
	29.	W. S. Cox, board	15.00
		K. B. Ewing, board	11.50
		C. J. Rhem, rent	145.00
		C. J. Rhem, board	22.00
		Louis Baer & Co., hides	11.10
	31.	Raleigh and Cape Fear Railroad, labor	2,332.45
Feb.	3.	Cash, hides	21.05
		W. F. Betts, bats	.75
	7.	Mr. Hughes, bats	.75
	8.	C. N. Christian, supplies	3.95
		W. B. Barrow, brick	1,134.00
		Holloway & Holloway, cotton seed	30.00
	9.	Seaboard Air Line Railroad, overpaid	23.25
		J. S. Mann, book	.25
		Mr. Hughes, bats	.25
		Wilson Oil Mills, cotton seed	1,217.08
		Wake County, clothes	144.00
		W. T. Wally, ticket	5.80
		K. B. Ewing, board	10.00
	12.	P. C. & C. W. Gregory, peanuts	1,922.22
	16.	J. E. Hoskins, board	35.00
		W. B. Barrow, brick	44.00
		F. M. Register, supplies	3.36
	17.	Raleigh and Pamlico Sound Railroad, labor	2,138.75
		N. B. Josey, peanuts	7,199.63
		K. B. Ewing, harness	2.50
		C. J. Rhem, supplies	8.04
	20.	Frank Laws, rent	10.00
		Wilkesboro and Jefferson Turnpike Co., labor	4,000.00
	23.	J. E. Hoskins, ticket	3.90
	28.	Mills & Poston, clothes	147.00
		Raleigh and Pamlico Sound Railroad, labor	2,458.15
March	3.	P. C. & C. W. Gregory, peanuts	1,851.86
	6.	Raleigh and Pamlico Sound Railroad, labor	96.80
	7.	Dangerous Insane Department, supplies	93.80
	8.	Continental Gin Company, short post	15.66
	9.	J. S. Mann, account	104.74
		W. S. Cox, board	15.00
		C. J. Rhem, supplies	17.28
		J. E. Hoskins, board	24.70
		E. L. Gladstone, cotton seed	35.00

Mch.	10.	W. B. Barrow, brick	$ 144.00
	12.	F. G. Davidson, board	5.00
	20.	R. E. L. Brown, clothes	60.00
		F. M. Register, supplies	2.59
		C. N. Christian, supplies	9.53
	23.	Raleigh and Pamlico Sound Railroad, labor	3,610.62
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		W. J. Floyd, corn	33.28
	26.	J. Bryan Grimes, brick	3.50
	27.	N. L. Stedman, corn	192.00
		C. L. Minshew, corn	57.60
	28.	Biggs & Johnson, shucks	66.00
		C. J. Rhem, hay	15.50
	30.	P. C. & C. W. Gregory, corn	387.24
	31.	Rowan Mattress Company, shucks	81.75
April	2.	R. C. Josey & Co., corn	512.00
	3.	V. C. Royster, brick	175.00
		C. J. Rhem, cotton seed	25.00
		Raleigh and Southport Railroad, labor	2,353.75
		I. N. Minshew, corn	192.00
		M. Hoffman & Bro., corn	109.00
	10.	S. A. Miller, brick	.75
		C. J. Rhem, supplies	8.50
		C. N. Christian, supplies	10.26
		C. J. Rhem, hay	25.50
		P. C. & C. W. Gregory, corn	79.36
		P. C. & C. W. Gregory, exchange	1.92
		N. L. Stedman, corn	48.64
		F. M. Register, supplies	3.70
		R. J. Madry, corn	640.00
		J. E. Hoskins, board	25.00
		O. D. Mann, shucks	16.50
		Briggs & Johnson, shucks	15.00
		Ira G. Shaw, fodder	5.90
		Gabriel Marrow, corn	94.00
		W. S. Cox, board	15.00
		Dangerous Insane Department, supplies	94.66
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	12.	Mr. Scott, brick	1.05
		J. Bryan Grimes, brick	9.60
		L. W. Lancaster, brick	12.60
	13.	C. J. Rhem, hides	8.00
		P. C. & C. W. Gregory, hay	80.91
		R. H. Norfleet, hay	10.35
		W. A. Myatt, brick	4.20
	14.	Southern Cotton Oil Company, cotton-seed	1,181.67

April	14.	Everett Bros. & Co., corn	$ 600.80
	16.	J. M. Fleming, oil	1.40
	17.	Everett Bros. & Co., corn	39.20
		C. N. Christian, hide	1.52
		Geo. P. Burgwyn, corn	320.00
	18.	Veasy Mattress Company, shucks	75.00
	19.	Raleigh and Pamlico Sound Railroad, labor	2,923.12
		O. R. Smith, brick	7.00
	21.	C. A. Pegram, brick	9.80
		W. L. Chaffin, board	27.70
	23.	State Hospital, Goldsboro, brick	15.00
		O. R. Smith, brick	3.50
	24.	Ashley Horne & Son, brick	84.00
	30.	C. J. Rhem, hay	36.00
		C. J. Rhem, shucks	3.37
		C. J. Rhem, shucks	10.00
		C. J. Rhem, hay	5.00
		C. N. Christian, cotton seed	12.00
		C. N. Christian, potatoes	66.50
		Raleigh and Southport Railroad, labor	2,615.62
		J. M. Fleming, hide	.29
May	1.	G. C. Hayes, expenses	17.25
		Taylor Mattress Company, shucks	130.38
		W. J. Ellington, brick	105.00
		Dangerous Insane Department, supplies	92.25
		D. F. West, ticket	2.65
		W. B. Barrow, brick	496.46
		Sam Bogasse, brick	14.00
	5.	Jacob S. Allen, Sr., brick	19.50
	7.	C. J. Rhem, supplies	9.56
		A. D. Upchurch, brick	84.00
		O. R. Smith, brick	28.00
		R. W. Wilkinson, brick	84.00
		W. J. Ellington, brick	46.00
	8.	C. N. Christian, cotton seed	6.25
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		C. E. Crawford, brick	49.89
		Star Mattress Company, shucks	15.00
	9.	W. M. Riggsbee, brick	128.62
		F. M. Register, supplies	4.04
	11.	Ashley Horne & Son, brick	150.00
	12.	J. L. Seawell, brick	13.00
		Sam Bogasse, brick	3.20
		J. S. Mann, account	8.10
		A. A. Rowland, brick	3.50
	15.	C. J. Rhem, hay	412.94

May	15.	C. N. Christian, supplies	$ 6.87
	19.	Raleigh and Pamlico Sound Railroad, labor	3,149.06
	22.	A. T. McCallum, brick	168.00
		R. W. Wilkinson, brick	84.00
	29.	R. J. Hughes, brick	1.40
		J. L. Seawell, brick	12.00
		Ashley Horne & Son, brick	198.00
		T. E. Holding, brick	380.00
June	1.	Raleigh and Southport Railroad, labor	2,838.75
		Pegram & Adams, brick	375.32
		R. L. Green, brick	19.00
		Mr. Cross, brick	3.50
		Mr. Forest, brick	3.50
		Clayton Cotton Mills, brick	84.00
	2.	W. L. Chaffin, board	3.58
		W. S. Cox, telegram	.25
		Mills & Poston, clothes	60.00
		M. W. Woodard, brick	21.00
		W. J. Ellington, brick	120.00
	4.	First Baptist Church (colored), brick	8.00
		J. L. Cox, brick	68.40
	6.	J. L. Seawell, brick	6.00
		Francis Farrell, brick	3.50
		S. W. Jones, brick	13.00
		W. E. Crosland, cattle	70.00
		Dangerous Insane Department, supplies	102.17
		St. Augustine School, brick	43.40
	7.	F. M. Register, supplies	4.46
		J. M. Fleming, hams	25.94
		W. B. Barrow, brick	1,120.32
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	11.	J. E. Hoskins, board	10.00
		C. J. Rhem, supplies	7.41
		D. T. Fort, Jr., brick	18.00
		R. L. Green, brick	12.00
		J. L. Seawell, brick	6.50
		W. S. Cox, board	12.50
	15.	Raleigh and Pamlico Sound Railroad, labor	3,160.40
		Mr. Ross, brick	1.75
		N. L. Spence, brick	39.00
		N. B. Gulley, brick	59.00
		R. L. Green, brick	7.00
	19.	C. N. Christian, supplies	11 94
		Ashley Horne & Son, brick	112.00
	20.	J. L. Seawell, brick	6.00
		J. M. Fleming, potato slips	1.50

June	20.	A. A. Thompson, bats	$ 1.00
	21.	A. A. Thompson, brick	79.70
		T. E. Holding, brick	370.00
		C. J. Rhem, shucks	244.53
	25.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		W. H. Hobby, brick	46.50
		A. M. Powell, brick	1.40
		Phillips & Penny, brick	19.60
	26.	Arch Johnson, brick	24.80
		H. E. Brewer & Co., corn	64.00
	29.	J. M. Fleming, freight	1.28
		J. R. Williams, clothes	33.00
	30.	S. C. Vann, brick	1,540.00
		Raleigh and Southport Railroad, labor	2,729.37
		C. N. Christian, peanuts	66.28
July	2.	C. N. Christian, cabbage	3.00
		W. S. Cox, board	10.00
		J. G. Adams, brick	49.00
		M. G. Jones, brick	28.00
	4.	J. S. Mann, account	18.50
		J. E. Hoskins, board	8.62
	5.	J. M. Fleming, commutation	43.00
		C. J. Rhem, supplies	18.31
	6.	F. M. Register, supplies	3.12
		P. B. Fleming, error in pay-roll	10.00
		C. N. Christian, shucks	3.71
		W. B. Barrow, brick	517.50
		Interest on State bonds	2,092.00
	9.	C. N. Christian, supplies	8.96
		D. C. Hill, brick	56.00
	10.	N. B. Gulley, brick	17.50
		W. J. Floyd, corn	7.66
	11.	S. W. Jones, brick	3.50
		Ashley Horne & Sons, brick	78.00
	12.	Robert Lampley, clothes	96.00
		C. N. Christian, cabbage	20.06
		North Carolina Cotton Oil Company, brick	9.90
		Star Mattress Company, shucks	30.18
		Ford Bros., brick	186.20
		W. T. Roberts, brick	7.00
	13.	W. E. Lewis, telephone	.50
		W. T. Roberts, brick	7.00
	23.	Raleigh and Pamlico Sound Railroad, labor	2,772.18
		S. C. Vann, brick	588.00
		Clayton Oil Mill, brick	84.00
	24.	North Carolina Cotton Oil Company, brick	1.80

July	4.	M. W. Woodard, brick	$ 39.17
	25.	C. N. Christian, fodder	26.96
		A. E. Glenn, brick	7.00
	26.	C. J. Rhem, cabbage	124.93
	28.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		Simeon Coley, brick	2.40
	30.	Paschal Reddish, brick	5.60
		W. A. Jones, brick	4.20
	31.	J. J. Lynn, brick	7.00
		N. I. Spence, brick	10.45
Aug.	1.	Dangerous Insane Department, supplies	113.40
	2.	W. A. Myatt, brick	337.24
	3.	L. F. Alford, bats	1.50
	4.	J. E. Hoskins, board	6.66
		C. A. Pegram, brick	70.00
	6.	Josephus Daniels, brick	35.00
		C. J. Rhem, supplies	15.62
	13.	F. M. Register, supplies	3.64
		S. J. Busbee, board	9.54
		W. S. Cox, board	15.00
		C. N. Christian, supplies	7.40
		W. J. Bradshaw, labor	1,222.50
	15.	Southern Railway, ham	2.77
	16.	M. A. Moser, brick	500.00
	17.	Ashley Horne & Son, brick	210.00
	18.	T. E. Holding, brick	424.00
	20.	W. B. Barrow, brick	223.50
		Raleigh and Pamlico Sound Railroad, labor	2,800.08
		C. E. Foy, shucks	3.00
	23.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	24.	W. R. Crawford, calves	20.58
	27.	J. G. Adams, brick	100.00
	29.	Mr. Haywood, rock	.25
	30.	Ashley Horne & Son, brick	312.00
		C. J. Rhem, peanuts	68.12
		Wilkesboro and Jefferson Turnpike Co., labor	6,000.00
	31.	C. N. Christian, fodder	10.19
Sept.	1.	William Boylan, brick	1,549.00
	5.	Josephus Daniels, brick	6.00
		W. A. Myatt, brick	141.20
		Raleigh and Southport Railroad, labor	2,552.50
		Dangerous Insane Department, supplies	221.85
	10.	Raleigh and Southport Railroad, labor	1,336.25
		T. F. Price, brick	180.00
		J. E. Hoskins, board	7.50
		W. L. Chaffin, meal, etc	55.92

Sept.	10.	Swift & Co., overpaid	$ 1.00
	11.	C. J. Rhem, supplies	14.46
	12.	W. E. Lewis, telephone	.25
		W. J. Bradshaw, labor	1,386.25
	24.	Mr. Cross, brick	9.50
		S. J. Busbee, board	7.50
		C. N. Christian, supplies	9.01
		F. M. Register, supplies	1.24
		W. S. Cox, board	10.00
	27.	Mills & Poston, clothes	90.00
		Raleigh and Pamlico Sound Railroad, labor	2,973.83
		Wake County, clothes	24.00
		W. A. Stunkel & Co., brick	7.00
	28.	Paschal Reddish, brick	1.05
Oct.	2.	W. B. Barrow, brick	120.60
	3.	Frank Laws, rent	50.00
		Dangerous Insane Department, supplies	201.20
		Guilford County, keeping prisoners	66.00
		Rowan County, keeping prisoner	9.00
	4.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	5.	D. C. Hill, brick	10.50
	10.	Raleigh and Southport Railroad, labor	1,185.62
		W. S. Cox, wagon	30.00
		C. N. Christian, supplies	3.26
	12.	C. J. Rhem, supplies	4.17
		Hunter & Olive, brick	84.00
	13.	Columbus County, clothes	132.00
		W. J. Bradshaw, labor	4,582.50
		W. H. Harward, brick	112.00
	19.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	20.	Raleigh and Southport Railroad, labor	1,304.25
	23.	C. A. Pegram, brick	70.00
	26.	W. A. Myatt, brick	183.35
		T. E. Holding, brick	154.00
	29.	J. G. Adams, brick	83.45
	30.	J. Ashcroft, brick	14.00
	31.	William Boylan, brick	972.10
		Mrs. Shell, brick	4.90
Nov.	2.	L. W. Todd, brick	1.75
	6.	Mills & Poston, clothes	222.50
		T. F. Price, brick	245.00
		C. J. Rhem, supplies	5.91
		H. D. Rand, brick	3.25
	7.	Swift & Co., error	1.37
	8.	Frank Laws, rent	50.00
		W. A. Stunkel & Co., brick	3.50

Nov.	8.	S. J. Busbee, board	$ 18.70
		W. S. Cox, board	10.00
		Dangerous Insane Department, supplies	210.94
	9.	H. J. Brown, brick	17.50
	10.	C. N. Christian, rent, etc	27.34
		Wake County, clothes	105.00
	12.	Frederick Victor & Achelis, interest	20.81
	13.	Wade & Bradshaw, labor	4,450.50
	15.	S. V. Smiley, brick	13.50
	16.	C. P. Snuggs, brick	88.66
	17.	J. E. Hoskins, board	7.00
	19.	H. W. Jones, brick	1.75
	21.	W. B. Barrow, brick	60.00
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		H. M. Jones, brick	1.50
		C. A. Bailey, brick	2.97
	25.	W. J. Brown, brick	1.05
	26.	Raleigh and Southport Railroad, labor	1,276.50
		C. H. Moore, brick	3.00
	27.	Dixie Mattress Company, shucks	51.00
	30.	W. S. Cox, board	5.00
		William Boylan, brick	518.00
		Andrew D. Fuller Company, labor	505.00
		J. S. Pace, brick	3.05
Dec.	3.	C. A. Pegram, brick	75.00
		S. C. Vann, brick	35.00
	4.	Miller & Spears, rags	12.98
		Mr. Gill, old gun	5.00
	5.	Dangerous Insane Department, supplies	125.50
		J. A. Briggs, brick	28.00
	10.	C. J. Rhem, supplies	8.55
		S. J. Busbee, board	14.09
		W. L. Chaffin, old buggy	10.00
		M. A. Moser, brick	100.00
		J. H. Reavis, brick	.60
		J. H. Robbins, brick	28.00
		Mr. Hughes, brick	7.00
		G. W. Todd, brick	56.00
	11.	G. E. Hunter, brick	3.50
		J. E. Holland, brick	11.20
	12.	Swift & Co., freight	3.65
		W. C. Eatman, brick	54.00
		W. E. Lewis, telephone	.65
		A. F. Marcom, brick	4.20
	14.	F. M. Register, supplies	2.29
	15.	Wade & Bradshaw, labor	5,154.75

Dec.	15.	Raleigh and Southport Railroad, meal	$ 7.40
		E. D. Cross, brick	2.80
		H. M. Farnsworth, brick	7.00
		Berry O'Kelly, brick	1.40
	21.	W. E. Foster, brick	.90
		W. S. Brooks, brick	1.40
		J. H. Robbins, brick	14.00
		W. H. Wall, brick	3.50
		Willie Jeffreys, brick	8.40
		Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
	22.	O. T. Simpson, brick	7.70
		Lumsden Bros., brick	50.00
		W. A. Myatt, brick	607.60
	28.	J. S. Mann, account	21.04
		J. G. Adams, brick	25.74
	29.	C. J. Rhem, rent	135.00
		C. N. Christian, supplies	16.09
		Raleigh and Southport Railroad, labor	1,434.00
		T. M. Arrington, clerk, balance	67.66
			$133,465.42

DISBURSEMENTS.

1905.	*Voucher Number.*		
January	2. 1.	B. R. Lacy, State Treasurer, interest	$ 1,200.00
	2.	T. M. Arrington, clerk, emergency fund	300.00
	3.	J. M. Fleming, warden, commutation	96.00
	4.	B. F. Aycock, director	34.40
	5.	W. E. Crosland, director	23.30
	6.	J. G. Hackett, director	34.50
	7.	J. P. Kerr, director	39.20
	8.	C. N. Christian, extra services	25.00
	9.	C. J. Rhem, extra services	25.00
February	1. 10.	H. T. Hicks Company, drugs	2.10
	11.	A. M. Whittington, hauling	6.07
	12.	Raleigh Milling Company, bran	25.00
	13.	Harrell's Printing House, printing	4.25
	14.	W. S. Forbes & Co., meat	447.60
	15.	Magnus Hessburg, leather	40.24
	16.	Harvey, Blair & Co., groceries	142.95
	17.	Dewar & Wilder, groceries	42.82
	18.	C. A. Norris, groceries	64.50
	19.	B. W. Upchurch, groceries	8.83
	20.	J. R. Ferrall & Co., sugar	30.14
	21.	The Forester Grocery Company, oil	8.59

1905.	Voucher Number.			
February	1.	22.	Crowder & Rand, groceries	$ 35.05
		23.	W. A. Myatt, groceries	117.34
		24.	W. H. King Drug Company, drugs	89.65
		25.	Thos. H. Briggs & Sons, hardware	31.02
		26.	Raleigh Telephone Company, telephone	9.25
		27.	The Interstate Telephone Company, telephone	15.00
		28.	Western Union Telegraph Company, telegrams	1.97
		29.	C. C. Covington Company, molasses	53.64
		30.	Johnson & Johnson, coal	81.38
		31.	Swift & Co., meat	285.73
		32.	Raleigh Iron Works Company, bushing	.45
		33.	W. A. Myatt, groceries	16.26
		34.	W. R. Crawford, beef	42.78
		35.	Britton Pearce, fish	16.80
		36.	S. C. Pool, shoes	23.25
		37.	Atlantic Coast Line Railroad, freight	54.40
		38.	W. H. King Drug Company, drugs	4.95
		39.	J. M. Fleming, warden, commutation	37.00
		40.	Jones, Son & Co., bags	40.25
		41.	Home Telephone Company, telephone	10.00
		42.	Josey Hardware Company, straps	3.75
		43.	R. J. Madry, bags	25.00
		44.	Standard Oil Company, oil	19.77
		45.	Thos. H. Briggs & Sons, hardware	7.55
		46.	Old Dominion Tobacco Company, tobacco	100.00
		47.	National Oil Company, oil	17.08
		48.	Swift & Co., meat	208.24
		49.	Thos. H. Briggs & Sons, hardware	18.66
		50.	The Forester Grocery Company, groceries	60.10
		51.	S. C. Pool, shoes	33.40
		52.	Central Prison, pay-roll	1,097.77
		53.	J. S. Mann, Superintendent, pay-rolls	2,051.57
		54.	T. M. Arrington, expenses	2.67
		55.	T. M. Arrington, clerk, emergency fund	150.00
		56.	Southern Railway Supply Company, piping	14.36
		57.	W. H. King Drug Company, drugs	4.70
		58.	C. C. Covington Company, molasses	9.10
		59.	J. C. Stevenson Company, groceries	92.17
		60.	Johnson & Johnson, coal	46.11
		61.	W. H. King Drug Company, drugs	2.35
		62.	J. M. Turner, drugs	19.50
		63.	S. A. Salmon, wood	484.85
		64.	Ellington Lumber Company, lumber	22.23

1905.		Voucher Number.		
Feb.	1.	65.	R. J. Southerland, mattresses	$ 14.00
		66.	W. S. Cox, supplies	38.83
		67.	J. C. Lashley, supplies	51.43
		68.	Raleigh and Cape Fear Railroad, freight	425.46
		69.	H. Weil & Bros., shoes	30.89
		70.	J. H. McIver, supplies	31.69
		71.	C. J. Rhem, postage	4.80
		72.	J. E. Hoskins, expenses	5.55
		73.	C. B. Hatch, peas	10.00
		74.	B. W. Southerland, hauling	12.00
		75.	J. D. Aaron & Son, meat	15.39
		76.	Fulton Bag and Cotton Mills, bags	101.50
		77.	C. N. Christian, supplies	13.25
		78.	S. J. Busbee, supplies	5.68
		79.	J. E. Caviness, M. D., services	11.00
		80.	Harnett Supply Company, peas	6.45
		81.	Salmon Live Stock Company, potatoes	10.00
		82.	J. G. Hackett, director	40.50
		83.	W. E. Crosland, director	23.30
		84.	J. P. Kerr, director	39.20
March	1.	85.	Southern Railway, freight	59.95
		86.	Seaboard Air Line Railway, transportation	51.40
		87.	W. R. Crawford, beef	44.04
		88.	Britton Pearce, fish	18.90
		89.	Royall & Borden Furniture Company, furniture	113.00
		90.	J. R. Ferrall & Co., groceries	24.44
		91.	Thos. H. Briggs & Sons, hardware	56.28
		92.	H. Weil & Bros., shoes	218.21
		93.	Standard Oil Company, oil	6.89
		94.	C. A. Norris, groceries	220.44
		95.	W. A. Myatt, groceries	23.10
		96.	Alfred Williams & Co., stationery	5.85
		97.	Edwards & Broughton, printing	9.00
		98.	Johnson & Johnson, ice	7.00
		99.	Dewar & Wilder, groceries	25.47
		100.	S. C. Pool, shoes	166.10
		101.	George Marsh & Co., groceries	11.95
		102.	Crowder & Rand, rice	6.00
		103.	B. W. Upchurch, snuff	3.36
		104.	Seaboard Air Line Railway, freight	422.59
		105.	W. T. Perry, herring	30.00
		106.	Old Dominion Tobacco Company, tobacco	60.00
		107.	Standard Oil Company, oil	20.15
		108.	Harvey, Blair & Co., groceries	168.22
		109.	Warner, Moore & Co., lime	5.00

1905.		Voucher Number.		
March	1.	110.	Tillery Roanoke River Line, coal	$ 5.42
		111.	C. J. Rhem, coal	5.00
		112.	W. S. Forbes & Co., meat	47.97
		113.	Chatham Manufacturing Company, stripes	507.87
		114.	Raleigh Iron Works Company, pipe	13.59
		115.	Western Union Telegraph Company, telegrams	2.65
		116.	Swift & Co., lard	18.25
		117.	Atlantic Coast Line Railroad, freight	33.63
		118.	J. C. Stevenson Company, meal	6.00
		119.	The Cudahy Packing Company, meat	654.16
		120.	Blair & Healy, molasses	54.91
		121.	Goldsboro Shoe Company, boots	42.75
		122.	Walter Woollcott, buttons	72.00
		123.	Thos. H. Briggs & Sons, hardware	38.86
		124.	W. H. King Drug Company, drugs	119.06
		125.	Institution Deaf, Dumb and Blind, brooms	5.00
		126.	Goldsboro Buggy Company, spring	1.00
		127.	C. N. Goodwin & Co., horse shoes	.75
		128.	B. W. Upchurch, eggs	.83
		129.	R. J. Reynolds Tobacco Company, tobacco	12.50
		130.	Magnus Hessberg, leather	31.50
		131.	Swift & Co., lard	3.15
		132.	The Forester Grocery Company, groceries	182.27
		133.	S. C. Pool, shoes	30.90
		134.	Cromer Bros. & Co., beans	73.54
		135.	Standard Oil Company, oil	9.13
		136.	Southern Railway, transportation	28.90
		137.	Southern Railway Supply Company, castings	70.45
		138.	J. Q. Myers, drugs	13.75
		139.	Edwards & Broughton, printing	8.25
		140.	J. M. Fleming, commutation	149.00
		141.	The Cudahy Packing Company, meat	193.30
		142.	Standard Oil Company, oil	7.02
		143.	Thomas H. Briggs & Sons, wire	7.00
		144.	S. C. Pool, boots	89.60
		145.	Warner, Moore & Co., lime	1.00
		146.	B. W. Southerland, hauling	2.00
		147.	C. B. Hatch, beef	19.02
		148.	Farris-Klutz Drug Company, drugs	2.35
		149.	The Cudahy Packing Company, meat	39.52
		150.	Harvey, Blair & Co., groceries	44.22
		151.	Central Prison, pay-roll	1,035.72
		152.	C. J. Rhem, postage	3.50
		153.	J. C. Lashley, supplies	6.16

1905.		Voucher Number.		
March	1.	154.	Fulton Bag and Cotton Mills, bags	$ 105.50
		155.	Frederick Victor & Achelis, stripes	92.87
		156.	J. S. Mann, Superintendent, pay-rolls	1,944.00
		157.	T. M. Arrington, clerk, emergency fund	150.00
		158.	Raleigh and Cape Fear Railroad, freight	233.91
		159.	W. S. Cox, supplies	85.07
		160.	J. H. McIver, supplies	13.42
		161.	J. E. Hoskins, supplies	12.41
		162.	S. A. Salmon, wood	207.75
		163.	Mt. Olive Grocery Company, flour	13.00
		164.	J. A. Westbrook, straw	7.00
		165.	C. N. Christian, postage	2.70
		166.	Boylan-Pearce Company, matting	19.65
		167.	The Morning Post, subscription	5.00
		168.	Dewar & Wilder, freight	1.36
		169.	Harnett Supply Company, peas	29.48
		170.	J. E. Caviness, M. D., services	16.50
		171.	S. J. Busbee, supplies	17.28
		172.	S. A. Salmon, peas	16.19
		174.	W. E. Crosland, director	23.30
		175.	J. P. Kerr, director	39.20
		176.	J. T. Hooks, director	10.00
April	5.	177.	Institution Deaf, Dumb and Blind, brooms	6.25
		178.	Ira H. Cobb, peas	7.50
		179.	Continental Gin Company, center post	20.00
		180.	Southern Bell Telephone Company, service	9.25
		181.	Southern Railway, freight	10.45
		182.	Edwards & Broughton, letter-heads	2.25
		183.	Western Union Telegraph Company, telegrams	1.54
		184.	Chatham Manufacturing Company, stripes	446.44
		185.	N. C. Cotton Oil Company, cotton-seed meal	12.50
		186.	Seaboard Air Line Railway, freight	72.92
		187.	Mt. Olive Grocery Company, groceries	21.66
		188.	Atlantic Coast Line Railroad, freight	25.17
		189.	Johnson & Johnson, coal	125.12
		190.	Magnus Hessberg, leather	16.84
		191.	Harvey, Blair & Co., groceries	122.66
		192.	Swift & Co., lard	19.51
		193.	George Marsh & Co., groceries	9.03
		194.	C. B. Hatch, beef	2.40
		195.	Walter Woollcott, shoes	14.80
		196.	W. A. Myatt, groceries	42.53
		197.	W. H. King Drug Company, drugs	71.80

1905.		*Voucher Number.*		
April	5.	198.	Thos. H. Briggs & Sons, hardware	$ 117.69
		199.	J. R. Ferrall & Co., meal	49.50
		200.	W. A. Myatt, pepper	3.80
		201.	Dewar & Wilder, meal	41.41
		202.	J. H. Gill, castings	121.45
		203.	Ben. W. Southerland, hauling	3.50
		204.	W. G. Davis & Co., groceries	57.88
		205.	Crowder & Rand, sugar	7.75
		206.	Armour & Co., lard	6.60
		207.	J. C. Steele & Sons, castings	28.60
		208.	T. W. Wood & Sons, seed	70.54
		209.	The Forester Grocery Company, groceries	143.20
		210.	Vaughan & Barnes, bagging and ties	72.78
		211.	Wyatt Harness Company, collars, etc	85.17
		212.	The Cudahy Packing Company, meat	861.49
		213.	Crowder & Rand, salt	1.00
		214.	W. R. Crawford, beef	45.30
		215.	Thos. H. Briggs & Sons, hardware	52.60
		216.	C. C. Covington Company, molasses	84.97
		217.	Old Dominion Tobacco Company, tobacco	170.00
		218.	S. R. White & Bro., plows	158.68
		219.	C. A. Norris, groceries	142.25
		220.	Thos. H. Briggs & Sons, hardware	32.96
		221.	J. M. Fleming, commutation	6.00
		222.	John R. Crawford, insurance	122.85
		223.	National Oil Company, oil	8.60
		224.	Southern Railway, transportation	5.50
		225.	Atlantic Coast Line Railroad, transportation	88.32
		226.	J. Havens, meal	17.25
		227.	Phillips & Wright Company, groceries	73.98
		228.	S. C. Pool, shoes	188.15
		229.	Britton Pearce, fish	16.63
		230.	C. B. Hatch, beef	19.80
		231.	W. H. King Drug Company, drugs	12.97
		232.	J. H. McIver, supplies	7.45
		233.	J. D. Aaron & Son, collards	7.00
		234.	W. C. Steele, M. D., services	27.00
		235.	J. Q. Myers, M. D., services	18.50
		236.	T. M. Arrington, expenses	417
		237.	Seaboard Air Line Railroad, freight	385.67
		238.	J. C. Lashley, supplies	6.66
		239.	S. A. Salmon, wood	315.00
		240.	Raleigh and Cape Fear Railroad, freight	608.50
		241.	T. M. Arrington, clerk, emergency fund	150.00

1905.		*Voucher Number.*		
April	5.	242.	West Disinfecting Company, disinfectants	$ 23.00
		243.	Central Prison, pay-roll	1,156.29
		244.	A. T. Allen, services	7.00
		245.	J. E. Hoskins, supplies	18.03
		246.	Harnett Supply Company, supplies	6.44
		247.	S. J. Busbee, supplies	5.63
		248.	Raleigh Iron Works Company, castings	3.50
		249.	Mills Manufacturing Company, lumber	6.25
		250.	H. T. Hicks Drug Company, drugs	10.20
		251.	C. N. Christian, supplies	7.40
		252.	Boylan-Pearce & Co., curtains	8.20
		253.	Thos. H. Briggs & Sons, nails	3.80
		254.	J. S. Mann, Superintendent, pay-rolls	2,200.40
		255.	Frederick Victor & Achelis, stripes	987.65
		256.	C. J. Rhem, postage	7.50
		257.	J. Ricks, supplies	7.70
		258.	W. S. Cox, supplies	60.07
		259.	Southern Railway, freight	10.48
		260.	Goldsboro Oil Mill, cotton-seed meal	5,000.00
		261.	S. S. Mann, beef	14.62
		262.	J. G. Hackett, director	52.00
		263.	W. E. Crosland, director	26.80
		264.	J. P. Kerr, director	39.20
		265.	R. H. Speight, director	25.50
		266.	J. D. Dawes, director	23.50
May	3.	267.	C. C. Covington Company, molasses	9.18
		268.	J. C. Lashley, supplies	6.43
		269.	Western Union Telegraph Company, telegrams	6.10
		270.	J. L. Mott Iron Works, sinks	64.68
		271.	Alfred Williams & Co., stationery	5.75
		272.	W. G. Davis & Co., groceries	81.68
		273.	Johnson & Johnson, ice	7.00
		274.	Atlantic Coast Line Railway, freight	62.97
		275.	Harvey, Blair & Co., groceries	171.89
		276.	Thos. H. Briggs & Sons, hardware	189.64
		277.	J. C. Steele & Sons, wire	1.80
		278.	Warner, Moore & Co., lime	10.00
		279.	Swift & Co., meat	92.01
		280.	Crowder & Rand, sugar	25.93
		281.	Dewar & Wilder, groceries	60.70
		282.	C. A. Norris, flour	56.45
		283.	George Marsh & Co., groceries	36.46
		284.	The Cudahy Packing Company, meat	561.05
		285.	T. M. Perkins & Co., meat	484.22

1905.		Voucher Number.		
May	3.	286.	Josey Hardware Company, castings	$ 10.08
		287.	Futrell-Hardy Hardware Company, tire	1.24
		288.	Blair & Healy, molasses	66.13
		289.	S. R. White & Bro., castings	135.22
		290.	W. S. Forbes & Co., lard	41.07
		291.	H. Weil & Bros., shoes	137.58
		292.	W. A. Myatt, groceries	32.74
		293.	J. R. Ferrall & Co., meal	98.50
		294.	Walter Woollcott, dry goods	28.38
		295.	W. H. King Drug Company, drugs	58.83
		296.	Thos. H. Briggs & Sons, hardware	111.60
		297.	J. H. Gill, distributors	25.50
		298.	J. E. Pogue, tobacco	71.26
		299.	C. A. Norris, potatoes	8.10
		300.	The Spool Cotton Company, cotton	42.75
		301.	Southern Railway Supply Company, belting	13.06
		302.	The Forester Grocery Company, groceries	93.55
		303.	Southern Bell Telephone Company, service	1.20
		304.	J. M. Fleming, warden, commutation	131.00
		305.	J. M. Spencer, cultivators	70.00
		306.	Walter Woollcott, dry goods	8.65
		307.	W. H. King Drug Company, drugs	6.68
		308.	W. R. Crawford, beef	50.70
		309.	Britton Pearce, fish	16.80
		310.	B. W. Southerland, hauling	3.50
		311.	Edwards & Broughton, printing	11.00
		312.	Johnson & Johnson, coal	21.99
		313.	Mills Manufacturing Company, lumber	7.00
		314.	K. B. Ewing, supplies	2.75
		315.	W. S. Forbes & Co., lard	3.30
		316.	S. A. Salmon, wood	33.65
		317.	Raleigh and Cape Fear Railroad, freight	292.75
		318.	Boylan-Pearce Company, matting	17.66
		319.	Southern Railway, freight	3.90
		320.	Central Prison, pay-roll	1,136.11
		321.	C. N. Christian, supplies	6.03
		322.	P. C. & C. W. Gregory, supplies	5.15
		323.	J. E. Hoskins, supplies	20.29
		324.	J. H. McIver, supplies	3.82
		325.	J. M. Faison, M. D., services	5.00
		326.	W. C. Steele, M. D., services	5.00
		327.	C. B. Hatch, beef	21.55
		328.	The N. C. Home Insurance Company, insurance	192.50
		329.	Huffines & Davis, insurance	192.50

1905.		*Voucher Number.*		
May	3.	330.	W. H. S. Burgwyn, insurance	$ 192.50
		331.	John L. Arrington, insurance	96.25
		332.	Wilkinson, Bullock & Co., insurance	96.25
		333.	Southern Railway, freight	65.80
		334.	P. C. & C. W. Gregory, supplies	6.58
		335.	J. B. Ricks, supplies	15.33
		336.	J. Q. Myers, M. D., services	10.05
		337.	W. S. Cox, supplies	78.85
		338.	Blair & Healy, molasses	9.01
		339.	Thos. H. Briggs & Sons, hardware	13.35
		340.	Harnett Supply Company, meat	22.04
		341.	T. M. Perkins & Co., meat	55.32
		342.	J. S. Mann, Superintendent, pay-rolls	2,243.96
		343.	Seaboard Air Line Railroad, freight	34.19
		344.	Tucker Building Pharmacy, drugs	9.00
		345.	T. M. Arrington, clerk, emergency fund	200.00
		346.	Standard Oil Company, oil	48.75
		347.	H. D. Poindexter, beans	88.36
		348.	J. G. Hackett, director	48.50
		349.	W. E. Crosland, director	23.30
		350.	J. P. Kerr, director	42.70
		351.	R. H. Speight, director	22.00
		352.	J. E. Finley, President, supplies	472.63
June	7.	353.	Wachovia Loan and Trust Company, bonds	40.00
		354.	N. R. Savage & Son, potatoes	6.00
		355.	J. E. Caviness, M. D., services	18.00
		356.	J. E. Pogue, tobacco	28.42
		357.	Caraleigh Phosphate Works, fertilizers	23.30
		358.	Frederick Victor & Achelis, stripes	473.98
		359.	W. G. Davis & Co., groceries	81.33
		360.	Warner, Moore & Co., lime	6.00
		361.	Southern Railway Supply Company, castings	9.69
		362.	Atlantic Coast Line Railway, freight	39.71
		363.	Harvey, Blair & Co., groceries	196.76
		364.	J. C. Steele & Sons, repairs	16.05
		365.	Walter Woollcott, linen	6.90
		366.	W. B. Mann, hams	12.30
		367.	George Marsh & Co., groceries	7.80
		368.	Crowder & Rand, groceries	5.18
		369.	Mills Manufacturing Company, lumber	13.93
		370.	C. A. Norris, groceries	102.48
		371.	J. R. Ferrall & Co., sugar	22.01
		372.	Dewar & Wilder, groceries	11.85
		373.	Swift & Co., potatoes	6.50

1905.		Voucher Number.		
June	7.	374.	B. W. Upchurch, snuff	$ 5.90
		375.	W. A. Myatt, groceries	134.15
		376.	Thos. H. Briggs & Sons, hardware	109.81
		377.	Southern Railway, transportation	5.15
		378.	Western Union Telegraph Company, telegrams	1.53
		379.	Standard Oil Company, oil	6.94
		380.	W. R. Crawford, beef	51.60
		381.	Britton Pearce, fish	19.24
		382.	B. W. Upchurch, crackers	1.30
		383.	W. H. King Drug Company, drugs	78.64
		384.	Standard Electric Company, brushes	7.68
		385.	Fulton Bag and Cotton Mills, bags	131.87
		386.	Thos. H. Briggs & Sons, hardware	16.26
		387.	W. A. Myatt, groceries	27.88
		388.	W. S. Forbes & Co., lard	6.90
		389.	S. C. Pool, shoes	53.10
		390.	The Cudahy Packing Company, meat	593.72
		391.	Standard Sewing Machine Company, needles	.65
		392.	Doss Tobacco Company, tobacco	62.00
		393.	C. C. Covington Company, molasses	48.42
		394.	Johnson & Johnson, coal	153.29
		395.	W. H. King Drug Company, drugs	19.69
		396.	Appleton Car-Mover Company, car-movers	8.45
		397.	J. M. Fleming, commutation	62.00
		398.	J. F. Craig, peas	31.38
		399.	J. L. Woolard, cultivators	88.00
		400.	Standard Oil Company, barrels	6.00
		401.	W. A. Myatt, sugar	1.65
		402.	W. G. Davis & Co., oil	5.91
		403.	Jeff Davis, hauling	1.50
		404.	Humphrey-Gibson Company, insurance	122.85
		405.	The Cudahy Packing Company, meat	271.88
		406.	H. D. Poindexter, beans	34.20
		407.	The Forester Grocery Company, groceries	109.45
		408.	J. Q. Myers, M. D., services	1.50
		409.	T. M. Arrington, expenses	10.45
		410.	Royall & Borden Furniture Company, mattresses	10.50
		411.	Young Hardware Company, beans	1.40
		412.	S. A. Salmon, wood	45.00
		413.	Raleigh and Cape Fear Railroad, freight	378.81
		414.	Raleigh Iron Works Company, castings	2.80
		415.	Tucker Building Pharmacy, drugs	10.45
		416.	Central Prison, pay-roll	1,160.24

1905.		Voucher Number.		
June	7.	417.	C. J. Rhem, supplies	$ 7.50
		418.	C. N. Christian, supplies	9.35
		419.	Louisville Paint Company, paint	25.10
		420.	Southern Railway, freight	175.49
		421.	G. M. Lindsay, repairs	4.00
		422.	K. B. Ewing, supplies	1.75
		423.	C. B. Hatch, beef	11.55
		424.	S. J. Busbee, supplies	15.51
		425.	J. E. Hoskins, supplies	10.97
		426.	J. D. Johnson, cabbage	7.10
		427.	J. S. Mann, Superintendent, pay-rolls	2,294.85
		428.	J. E. Caviness, M. D., services	16.50
		429.	W. C. Steele, M. D., services	5.65
		430.	J. H. McIver, supplies	7.80
		431.	J. B. Ricks, supplies	36.99
		432.	Jonathan Havens, meal	15.00
		433.	J. W. Evans, repairs	3.50
		434.	H. Weil & Bros., shoes	18.39
		435.	C. A. Mann, supplies	60.18
		436.	W. S. Cox, supplies	101.07
		437.	Seaboard Air Line Railway, freight	179.04
		438.	H. W. Emry, rifle	11.55
		439.	Young & Hughes, pipe	1.25
		440.	H. D. Poindexter, beans	25.20
		441.	J. G. Hackett, director	44.50
		442.	W. E. Crosland, director	23.30
		443.	J. P. Kerr, director	39.20
		444.	J. D. Dawes, director	16.00
		445.	R. H. Speight, director	22.00
		446.	F. B. Patterson, brushes	6.08
		447.	J. E. Finley, President, supplies	617.86
July	5.	448.	Thos. H. Briggs & Sons, hardware	93.34
		449.	J. E. Pogue, tobacco	27.44
		450.	Harvey, Blair & Co., groceries	97.49
		451.	Atlantic Coast Line Railroad, freight	26.68
		452.	The Armfield Company, tobacco	87.00
		453.	The Goldsboro Buggy Company, hanger	.75
		454.	T. W. Wood & Sons, seed	1.85
		455.	R. J. Reynolds Tobacco Company, tobacco	16.88
		456.	Blair & Healy, molasses	87.48
		457.	W. J. Davis & Co., groceries	70.60
		458.	Crowder & Rand, snuff	5.67
		459.	C. A. Norris, coffee	17.87
		460.	W. B. Mann, hams	16.41
		461.	George Marsh & Co., chickens	6.68

1905.		Voucher Number.		
July	5.	462.	Wyatt Harness Company, harness	$ 20.00
		463.	Raleigh Insurance Company, insurance	18.00
		464.	Swift & Co., meat	67.02
		465.	W. A. Myatt, groceries	295.31
		466.	T. C. Powell, coal	76.56
		467.	W. H. King Drug Company, drugs	67.14
		468.	S. C. Pool, shoes	329.40
		469.	The Cudahy Packing Company, meat	989.73
		470.	Thos. H. Briggs & Sons, hardware	51.80
		471.	Walter Woollcott, dry goods	75.16
		472.	J. C. Steele & Sons, repairs	6.65
		473.	Standard Oil Company, oil	8.84
		474.	W. H. King Drug Company, drugs	1.68
		475.	W. R. Crawford, beef	41.40
		476.	Britton Pearce, fish	10.80
		477.	B. R. Lacy, State Treasurer, interest	1,200.00
		478.	J. M. Fleming, commutation	55.00
		479.	Seaboard Air Line Railroad, transportation	52.30
		480.	Raleigh Telephone Company, service	18.95
		481.	Southern Bell Telephone Company, service	9.25
		482.	Interstate Telephone Company, service	15.00
		483.	Ellington Lumber Company, lumber	3.55
		484.	Johnson & Johnson, coal	87.93
		485.	The Forester Grocery Company, groceries	134.55
		486.	National Oil Company, oil	17.48
		487.	Southern Railway, freight	294.71
		488.	J. B. Ricks, supplies	50.39
		489.	C. A. Mann, supplies	42.97
		490.	Edwards & Broughton, printing	5.75
		491.	Raleigh and Cape Fear Railroad, freight	415.15
		492.	C. N. Christian, express	2.00
		493.	T. M. Arrington, expenses	7.15
		494.	Boylan-Pearce Company, druggets	7.50
		495.	K. B. Ewing, supplies	4.15
		496.	Raleigh Iron Works Company, casting	1.90
		497.	J. E. Hoskins, supplies	17.09
		498.	Tucker Building Pharmacy, drugs	6.95
		499.	Central Prison, pay-roll	1,149.32
		500.	J. S. Mann, Superintendent, pay-roll	2,222.90
		501.	W. R. Campbell, supplies	17.65
		502.	C. B. Hatch, beef	8.40
		503.	C. J. Rhem, supplies	14.25
		504.	J. E. Caviness, M. D., services	27.00
		505.	C. D. Johnson, cabbage	3.00
		506.	Harnett Supply Company, supplies	81.36

1905.		*Voucher Number.*		
July	5.	507.	Howard & Smith, peas	$ 33.33
		508.	The Cudahy Packing Company, meat	136.93
		509.	T. M. Arrington, clerk, emergency fund	200.00
		510.	W. S. Cox, supplies	86.62
		511.	Seaboard Air Line Railroad, freight	149.47
		512.	S. J. Busbee, supplies	32.36
		513.	J. E. Finley, President, supplies	492.35
		514.	J. G. Hackett, director	69.10
		515.	W. E. Crosland, director	37.60
		516.	R. H. Speight, director	26.00
		517.	J. D. Dawes, director	29.60
		518.	J. P. Kerr, director	39.20
		519.	Virginia-Carolina Chemical Company, fertilizers	3,376.99
	6.	520.	C. C. McDonald, bonds	4,458.75
	12.	521.	Goldsboro Oil Mills, fertilizers	629.39
	29.	522.	B. R. Lacy, State Treasurer, bonds	27,931.25
August	2.	523.	Atlantic Coast Line Railroad, freight	45.92
		524.	Southern Railway, transportation	43.75
		525.	Carolina Millstone Company, corn mill	175.00
		526.	W. H. King Drug Company, drugs	88.58
		527.	B. W. Upchurch, groceries	7.55
		528.	George Marsh & Co., groceries	7.72
		529.	Jeff Davis, hauling	2.00
		530.	S. C. Pool, shoes	280.40
		531.	W. R. Crawford, beef	22.55
		532.	J. E. Pogue, tobacco	110.88
		533.	Harvey, Blair & Co., groceries	103.61
		534.	Britton Pearce, fish	11.15
		535.	W. S. Forbes & Co., meat	715.88
		536.	Walter Woollcott, dry goods	143.43
		537.	C. C. Covington Company, molasses	95.22
		538.	Crowder & Rand, groceries	10.25
		539.	W. A. Myatt, groceries	82.73
		540.	C. A. Norris, groceries	252.89
		541.	Thos. H. Briggs & Sons, hardware	170.50
		542.	Standard Oil Company, oil	18.45
		543.	Warner, Moore & Co., lime	5.00
		544.	Armour & Co., meat	476.93
		545.	C. A. Norris, groceries	47.73
		546.	The Armfield Company, tobacco	72.50
		547.	Baker-Thompson Lumber Company, lumber	12.16
		548.	J. M. Fleming, commutation	183.00
		549.	W. G. Davis & Co., groceries	80.48

1905.	Voucher Number.		
August 2.	550.	W. H. Miles Shoe Company, shoes	$ 645.74
	551.	Bailey Bros., tobacco	14.00
	552.	T. W. Wood & Sons, seed	4.10
	553.	Len. H. Adams, shingles	7.44
	554.	Moseley & Myers, drugs	1.25
	555.	Western Union Telegraph Company, telegrams	3.76
	556.	The Forester Grocery Company, groceries	137.22
	557.	C. N. Christian, postage	3.25
	558.	Raleigh and Cape Fear Railroad, freight	291.75
	559.	Seaboard Air Line Railroad, freight	58.01
	560.	Central Prison, pay-roll	1,153.37
	561.	J. S. Mann, Superintendent, pay-rolls	2,170.02
	562.	Hart-Ward Hardware Company, shells	.90
	563.	S. J. Busbee, supplies	48.57
	564.	J. E. Hoskins, supplies	37.31
	565.	K. B. Ewing, supplies	12.67
	566.	Tucker Building Pharmacy, drugs	8.75
	567.	The Armfield Company, tobacco	14.50
	568.	C. D. Arthur, fish	9.60
	569.	Alfred Williams & Co., stationery	2.65
	570.	Raleigh Iron Works Company, castings	8.01
	571.	T. M. Arrington, clerk, emergency fund	200.00
	572.	T. M. Arrington, expenses	7.58
	573.	Standard Oil Company, oil	39.00
	574.	Johnson & Johnson, ice	21.00
	575.	J. G. Hackett, director	48.50
	576.	J. P. Kerr, director	39.20
	577.	W. E. Crosland, director	58.20
	578.	R. H. Speight, director	22.00
	579.	Armour & Co., meat	69.38
	580.	W. S. Cox, supplies	58.21
	582.	C. A. Webb, bonds	10,275.00
	583.	J. E. Finley, President, supplies	779.15
	584.	C. C. McDonald, bonds	40.00
	585.	B. R. Lacy, State Treasurer, bonds	2,568.75
Sept. 5.	586.	Atlantic Coast Line Railway, freight	50.85
	587.	Southern Railway, ticket	3.05
	588.	Warner, Moore & Co., lime	5.00
	589.	The Henry Walke Company, castings	15.85
	590.	Young Hardware Company, seed	3.10
	591.	Magnus Hessburg, leather	11.84
	592.	C. C. Covington, molasses	9.54
	593.	Walter Woollcott, dry goods	65.92
	594.	W. H. King Drug Company, drugs	79.70

1905.		Voucher Number.		
Sept.	5.	595.	W. B. Mann, rice	$ 4.00
		596.	Crowder & Rand, salt	2.50
		597.	B. W. Upchurch, grits	1.65
		598.	C. A. Norris, groceries	364.98
		599.	George Marsh & Co., groceries	120.55
		600.	Harvey, Blair & Co., groceries	125.28
		601.	J. E. Pogue, tobacco	104.30
		602.	Thos. H. Briggs & Sons, hardware	39.33
		603.	Blair & Healy, molasses	47.70
		604.	Seaboard Air Line Railroad, transportation	182.55
		605.	W. A. Myatt, groceries	84.61
		606.	W. R. Crawford, beef	30.39
		607.	Western Union Telegraph Company, telegrams	2.61
		608.	The Armfield Company, tobacco	72.50
		609.	Dixon Manufacturing Company, stripes	306.46
		610.	The Henry Walke Company, pulleys	6.62
		611.	Johnson & Johnson, coal	23.72
		612.	J. M. Fleming, commutation	122.00
		613.	The Martin Hosiery Mills, half-hose	161.90
		614.	Armour & Co., meat	178.46
		615.	J. E. Hoskins, supplies	22.36
		616.	W. H. Winstead Company, insurance	183.08
		617.	Atlantic Coast Line Railroad, transportation	67.52
		618.	Bailey Bros., tobacco	14.00
		619.	The Cudahy Packing Company, meat	857.70
		620.	Southern Bell Telephone Company, messages	1.55
		621.	Harvey, Blair & Co., beans	38.29
		622.	Seaboard Air Line Railroad, freight	60.52
		623.	Southern Railway, freight	100.57
		624.	Wyatt Harness Company, buggy and harness	135.50
		625.	H. Steinmetz, plants	4.80
		626.	Enterprise Lumber Company, tents	264.21
		627.	Central Prison, pay-roll	1,148.00
		628.	Raleigh and Cape Fear Railroad, freight	287.80
		629.	Home Telephone Company, service	17.50
		630.	J. S. Mann, Superintendent, pay-rolls	2,132.34
		631.	Edwards & Broughton, printing	8.25
		632.	The Forester Grocery Company, groceries	106.72
		633.	K. B. Ewing, supplies	12.46
		634.	C. D. Arthur, fish	24.00
		635.	C. N. Christian, account	6.50

1905.		Voucher Number.		
Sept.	5.	636.	C. J. Rhem, account	$ 4.10
		637.	The Zennor Disinfectant Company, zenoleum	43.38
		638.	Crowder & Rand, meal	50.40
		639.	Walter Woollcott, buttons	10.00
		640.	W. A. Myatt, flour	65.25
		641.	Thos. H. Briggs & Sons, hardware	42.01
		642.	Johnson & Johnson, ice	21.00
		643.	T. M. Arrington, clerk, emergency fund	300.00
		644.	W. S. Cox, supplies	61.08
	20.	645.	Thos. H. Briggs & Sons, hardware	24.79
		646.	C. A. Norris, mullets	11.00
		647.	W. A. Myatt, groceries	31.45
		648.	J. R. Ferrall & Co., groceries	12.75
		649.	Crowder & Rand, meal	48.70
		650.	Dewar & Wilder, coffee	16.00
		651.	W. B. Mann, groceries	21.79
		652.	J. C. Steele & Sons, castings	11.45
		653.	Harvey, Blair & Co., groceries	146.09
		654.	George Marsh & Co., groceries	41.40
		655.	R. J. Reynolds Tobacco Company, tobacco	49.75
		656.	Atlantic Coast Line Railroad, freight	27.57
		657.	Seaboard Air Line Railroad, transportation	48.75
		658.	Johnson & Johnson, coal	98.02
		659.	Harnett Supply Company, supplies	23.25
		660.	S. J. Busbee, supplies	44.56
		661.	Armour & Co., meat	1,070.79
		662.	W. H. King Drug Company, drugs	54.78
		663.	Dixon Manufacturing Company, stripes	141.30
		664.	National Oil Company, oil	27.76
		665.	The Spool Cotton Company, cotton	42.75
		666.	J. M. Fleming, commutation	47.00
		667.	T. W. Wood & Sons, seed	12.30
		668.	C. C. Covington Company, molasses	56.34
		669.	Warner, Moore & Co., lime	5.00
		670.	Tucker Building Pharmacy, drugs	13.15
		671.	Southern Railway Supply Company, castings	4.64
		672.	P. C. & C. W. Gregory, supplies	18.55
		673.	Western Union Telegraph Company, telegrams	1.87
		674.	Young Hardware Company, seed	1.50
		675.	Southern Bell Telephone Company, service	9.75
		676.	H. Weil & Bros., bags	42.50
		677.	J. G. Brown, President, bonds	515.00
		678.	T. M. Arrington, account	11.90

1905.		*Voucher Number.*		
Sept.	20.	679.	Wyatt Harness Company, bridle.....	$ 3.50
		680.	Standard Sewing Machine Company, needles	1.95
		681.	W. R. Crawford, beef.....	36.60
		682.	S. B. Carlisle, whetting gins.....	14.00
		683.	W. S. Forbes & Co., meat.....	43.54
		684.	Atlantic Coast Line Railway, transportation	104.00
		685.	Harrisburg Foundry, piston.....	42.50
		686.	Standard Oil Company, oil.....	43.50
		687.	Armour & Co., meat.....	325.26
		688.	B. W. Upchurch, butter.....	5.00
		689.	George Marsh & Co., soap.....	3.00
		690.	J. R. Ferrall & Co., rice.....	6.00
		691.	Walter Woollcott, towels.....	2.50
		692.	J. G. Hackett, director.....	94.60
		693.	W. E. Crosland, director.....	66.20
		694.	J. P. Kerr, director.....	78.40
		695.	R. H. Speight, director.....	46.00
		696.	J. D. Dawes, director.....	28.00
		697.	T. M. Arrington, expenses.....	36.80
	30.	698.	Vaughan & Barnes, bagging and ties.....	770.50
		699.	Superior Machinery Company, lever.....	9.00
		700.	Josey Hardware Company, mower.....	43.00
		701.	Old Dominion Tobacco Company, tobacco..	27.04
		702.	Fleishman, Morris & Co., shoes.....	14.70
		703.	Institution Deaf, Dumb and Blind, brooms	5.00
		704.	W. A. Myatt, burlaps.....	94.85
		705.	Thos. H. Briggs & Sons, hardware.....	14.68
		706.	R. J. Reynolds Tobacco Company, tobacco..	94.13
		707.	J. Schwartz, beef.....	10.40
		708.	W. H. King Drug Company, drugs.....	51.31
		709.	Johnson & Johnson, coal.....	23.12
		710.	Huffines & Davis, insurance.....	154.90
		711.	C. A. Norris; groceries.....	195.20
		712.	W. H. Miles Shoe Company, shoes.....	645.65
		713.	Interstate Telephone Company, service....	7.50
		714.	C. D. Arthur, fish.....	18.66
		715.	T. M. Arrington, clerk, emergency fund...	100.00
		716.	Edwards & Broughton, printing.....	6.00
		717.	Whiting Bros., shoes.....	1.75
		718.	Raleigh and Cape Fear Railroad, freight..	344.70
		719.	Seaboard Air Line Railroad, freight.....	364.94
		720.	Dixon Manufacturing Company, stripes...	152.25
		721.	New Haven Manufacturing Company, tools	50.60
		722.	Central Prison, pay-roll.....	1,153.93

1905.		Voucher Number.		
Sept.	30.	723.	J. S. Mann, Superintendent, pay-rolls	$ 2,097.33
		724.	Southern Railway, freight	177.06
		725.	Thos. H. Briggs & Sons, range	51.00
		726.	W. E. Crosland, director	23.30
		727.	J. P. Kerr, director	39.20
		728.	J. D. Hawes, director	16.00
		729.	R. H. Speight, director	22.00
Oct.	18.	730.	Atlantic Coast Line Railroad, freight	67.88
		731.	K. B. Ewing, supplies	31.91
		732.	Job P. Wyatt & Bro., snuff	2.98
		733.	R. J. Reynolds Tobacco Company, tobacco	15.00
		734.	Harnett Supply Company, supplies	32.45
		735.	Perry & Rosenthal, shoes	1.50
		736.	Forester Grocery Company, groceries	77.00
		737.	Western Union Telegraph Company, telegrams	2.93
		738.	J. R. Ferrall & Co., rice	8.25
		739.	Crowder & Rand, groceries	39.11
		740.	Institution Deaf, Dumb and Blind, brooms	5.00
		741.	Raleigh Construction Company, plugs	1.80
		742.	Raleigh Iron Works Company, castings	1.86
		743.	Alfred Williams & Co., stationery	6.75
		744.	Johnson & Johnson, ice	21.00
		745.	Seaboard Air Line Railroad, transportation	88.15
		746.	C. N. Christian, postage	4.10
		747.	John W. Evans, repairs	6.60
		748.	W. S. Cox, supplies	58.30
		749.	S. J. Busbee, supplies	56.68
		750.	Armour & Co., meat	77.45
		751.	C. A. Norris, groceries	145.00
		752.	George Marsh & Co., groceries	15.05
		753.	Dewar & Wilder, groceries	16.92
		754.	Rev. A. H. Moment, services	25.00
		755.	Rev. F. A. Bishop, services	25.00
		756.	Rev. J. E. King, services	25.00
		757.	Rev. Cæsar Johnson, services	25.00
		758.	J. C. Steele & Sons, castings	6.50
		759.	Magnus Hessberg, leather	4.31
		760.	Young Hardware Company, seed	2.30
		761.	Dixon Manufacturing Company, stripes	142.83
		762.	Warner, Moore & Co., lime	5.00
		763.	P. C. Gregory, lumber	103.60
		764.	Old Dominion Tobacco Company, tobacco	42.00
		765.	Thos. H. Briggs & Sons, hardware	46.07
		766.	W. H. King Drug Company, drugs	53.88

1905.		*Voucher Number.*		
Oct.	18.	767.	Harvey, Blair & Co., groceries	$ 144.47
		768.	W. A. Myatt, groceries	54.59
		769.	W. R. Crawford, beef	26.85
		770.	John M. Fleming, commutation	78.00
		771.	W. J. Bradshaw, hauling	58.75
		772.	Tucker Building Pharmacy, drugs	10.15
		773.	Blair & Healy, molasses	9.54
		774.	National Packing Company, meat	272.90
		775.	Walter Woollcott, dry goods	10.50
		776.	Thos. H. Briggs & Sons, hardware	58.42
		777.	Southern Bell Telephone Company, messages	1.95
		778.	W. A. Myatt, groceries	15.23
		779.	Capital Furniture Company, furniture	46.00
		780.	Gilbert & Sessoms, wood	42.90
		781.	Dixon Manufacturing Company, stripes	150.87
		782.	W. E. Crosland, director	23.30
		783.	J. P. Kerr, director	39.20
		784.	R. H. Speight, director	22.00
		785.	J. D. Dawes, director	16.00
		786.	J. E. Finley, President, supplies	854.29
		787.	J. G. Hackett, director	73.00
Nov.	8.	788.	J. H. Gill, grates	13.00
		789.	C. C. Covington Company, molasses	19.08
		790.	Harvey, Blair & Co., groceries	37.52
		791.	Forester Grocery Company, groceries	156.01
		792.	The E. L. Hart Company, hardware	23.85
		793.	S. C. Pool, shoes	22.50
		794.	National Packing Company, meat	793.01
		795.	Blair & Healy, molasses	87.30
		796.	R. J. Reynolds Tobacco Company, tobacco	77.50
		797.	W. R. Crawford, beef	18.00
		798.	W. A. Myatt, groceries	44.02
		799.	W. H. King Drug Company, drugs	1.95
		800.	T. H. Briggs & Sons, hardware	119.27
		801.	J. C. Steele & Sons, bush	7.00
		802.	Fostoria Glass Specialty Company, lamps	4.05
		803.	Fostoria Incandescent Lamp Company, lamps	42.04
		804.	Edwards & Broughton, printing	8.00
		805.	Southern Railway, freight	7.87
		806.	Central Prison, pay-roll	1,166.89
		807.	J. S. Mann, Superintendent, pay-rolls	2,181.85
		808.	Raleigh and Cape Fear Railroad, freight	285.60
		809.	W. J. Bradshaw, hauling	38.66

1905.		Voucher Number.		
Nov.	8.	810.	W. S. Cox, supplies	$ 84.77
		811.	K. B. Ewing, supplies	58.95
		812.	S. J. Busbee, supplies	47.19
		813.	C. J. Rhem, supplies	5.06
		814.	C. N. Christian, postage	2.85
		815.	C. D. Arthur, fish	21.48
		816.	Standard Oil Company, oil	46.80
		817.	S. W. Brewer, burlaps	8.37
		818.	The Armfield Company, groceries	102.33
		819.	Everett Hardware Company, hardware	9.27
		820.	Continental Gin Company, repairs	27.86
		821.	Southern Railway Supply Company, pulleys	5.40
		822.	Raleigh Iron Works Company, screws	1.10
		823.	Johnson & Johnson, ice	21.00
		824.	Weathers & Utley, shades	32.65
		825.	Dr. J. W. McGee, Jr., services	15.00
		826.	Western Union Telegraph Company, telegrams	2.50
		827.	George Marsh & Co., groceries	15.00
		828.	Dewar & Wilder, groceries	14.35
		829.	Wyatt Harness Company, harness	12.50
		830.	Henry T. Hicks Company, drugs	9.90
		831.	National Packing Company, meat	143.74
		832.	Standard Electric Company, wire	50.34
		833.	Westinghouse Electric Company, motor	125.00
		834.	E. B. Taylor & Son, chickens	6.00
		835.	Seaboard Air Line Railroad, transportation	82.55
		836.	Josey Hardware Company, thresher	145.50
		837.	Futrell-Hardy Hardware Company, hardware	191.21
		838.	J. P. Kerr, director	58.80
		839.	J. G. Hackett, director	54.10
		840.	J. E. Finley, supplies	940.22
		841.	W. E. Crosland, director	38.90
		842.	R. H. Speight, director	15.00
		843.	J. D. Dawes, director	10.75
Dec.	6.	844.	W. H. King Drug Company, drugs	104.21
		845.	W. R. Crawford, beef	35.50
		846.	The Cudahy Packing Company, meat	754.34
		847.	The Cudahy Packing Company, meat	272.67
		848.	W. A. Myatt, groceries	36.56
		849.	W. A. Myatt, groceries	34.35
		850.	Blair & Healy, molasses	49.86
		851.	Walter Woollcott, dry goods	47.25
		852.	Harvey, Blair & Co., groceries	111.23

1905.	Voucher Number.		
Dec. 6.	853.	Crowder & Rand, groceries	$ 14.93
	854.	Thos. H. Briggs & Sons, hardware	63.25
	855.	Thos. H. Briggs & Sons, hardware	37.30
	856.	Thos. H. Briggs & Sons, hardware	27.76
	857.	Thos. H. Briggs & Sons, hardware	38.60
	858.	C. A. Norris, groceries	212.23
	859.	Dewar & Wilder, groceries	8.85
	860.	H. Culbreth & Co., groceries	100.65
	861.	Virginia Packing Company, lard	18.86
	862.	Peebles Bros., groceries	2.25
	863.	Magnus Hessberg, leather	3.69
	864.	Warner, Moore & Co., lime	5.00
	865.	F. D. Forester & Co., groceries	149.15
	866.	The E. L. Hart Company, hardware	4.50
	867.	R. J. Reynolds Tobacco Company, tobacco	102.50
	868.	Johnson & Johnson, coal	66.31
	869.	Atlantic Coast Line Railroad, freight	43.08
	870.	Old Dominion Tobacco Company, tobacco	21.00
	871.	National Oil Company, oil	26.48
	872.	Fulton Bag and Cotton Mills, bags	7.36
	873.	Southern Bell Telephone Company, telephone	6.17
	874.	Dixon Manufacturing Company, stripes	161.82
	875.	S. C. Pool, shoes	1.50
	876.	Rev. J. K. Howell, services	50.00
	877.	W. M. Boylan, rent	150.00
	878.	John M. Fleming, commutation	153.00
	879.	Northern Ohio Blanket Mills, blankets	440.00
	880.	Liddell Company, casting	4.00
	881.	T. M. Arrington, clerk, emergency fund	300.00
	882.	S. J. Busbee, supplies	48.78
	883.	John R. Crawford, insurance	156.63
	884.	Futrell-Hardy Hardware Company, hardware	1.75
	885.	The Everett Hardware Company, hardware	15.98
	886.	Rogers, McCabe & Co., bags	350.00
	887.	Fayetteville Furniture Company, mattresses	25.00
	888.	The Armfield Company, groceries	12.76
	889.	Continental Gin Company, repairs	32.20
	890.	Central Prison, pay-roll	1,105.02
	891.	J. S. Mann, Superintendent, pay-rolls	2,173.32
	892.	K. B. Ewing, supplies	37.46
	893.	C. J. Rhem, supplies	6.55
	894.	C. N. Christian, supplies	15.73

1905.		Voucher Number.		
Dec.	6.	895.	W. S. Cox, supplies	$ 89.02
		896.	A. P. McPherson, supplies	3.73
		897.	C. D. Arthur, fish	19.08
		898.	H. T. Hicks Company, drugs	9.10
		899.	Tucker Building Pharmacy, drugs	8.45
		900.	Raleigh and Cape Fear Railroad, freight	347.56
		901.	C. A. Norris, groceries	48.26
		902.	Johnson & Johnson, ice	10.50
		903.	Gilbert & Sessoms, wood	254.20
		904.	H. D. McLean, wood	43.12
		905.	Seaboard Air Line Railroad, freight	165.88
		906.	Western Union Telegraph Company, telegrams	1.56
		907.	Boylan-Pearce Company, carpets	259.18
		908.	S. J. Busbee, supplies	8.10
		909.	Huske Hardware House, hardware	39.33
		910.	Southern Railway, freight	162.04
		911.	J. G. Hackett, director	34.50
		912.	W. E. Crosland, director	23.30
		913.	J. P. Kerr, director	39.20
		914.	R. H. Speight, director	22.00
		915.	J. D. Dawes, director	16.00
		916.	J. E. Finley, supplies	199.85
	30.	917.	W. R. Crawford, beef	26.20
		918.	W. S. Forbes & Co., meat	1,022.49
		919.	The Cudahy Packing Company, meat	109.56
		920.	Warner, Moore & Co., lime	5.00
		921.	J. H. Culbreth & Co., insurance	41.45
		922.	Humphrey-Gibson Company, insurance	108.00
		923.	Old Dominion Tobacco Company, tobacco	30.00
		924.	Institution Deaf, Dumb and Blind, brooms	7.50
		925.	S. C. Pool, shoes	32.40
		926.	Fulton Bag and Cotton Mills, twine	6.89
		927.	Blair & Healy, molasses	10.26
		928.	Weathers & Perry, shades	13.50
		929.	Magnus Hessberg, leather	7.02
		930.	Walter Woollcott, caps	27.00
		931.	G. L. Beck, tobacco	37.00
		932.	Josey Hardware Company, hardware	4.00
		933.	W. J. Bradshaw, supplies	22.70
		934.	Atlantic Coast Line Railroad, transportation	252.89
		935.	Harvey, Blair & Co., groceries	210.64
		936.	Dewar & Wilder, groceries	24.09
		937.	Thos. H. Briggs & Sons, hardware	139.51

1905.	*Voucher Number.*		
Dec. 30.	938.	Thos. H. Briggs & Sons, hardware	$ 44.59
	939.	W. H. King Drug Company, drugs	85.02
	940.	C. A. Norris, groceries	105.73
	941.	W. A. Myatt, groceries	159.01
	942.	C. C. Covington Company, molasses	78.04
	943.	Standard Oil Company, oil	42.90
	944.	Johnson & Johnson, coal	48.07
	945.	R. J. Reynolds Tobacco Company, tobacco	67.75
	946.	J. R. Ferrall & Co., groceries	24.32
	947.	Southern Railway, freight	20.00
	948.	Southern Bell Telephone Company, telephone	3.08
	949.	Northern Ohio Blanket Mills, blankets	440.00
	950.	Chatham Manufacturing Company, stripes	266.58
	951.	Dixon Manufacturing Company, stripes	238.02
	952.	F. D. Forester Company, groceries	117.74
	953.	Boylan-Pearce Company, dry goods	6.00
	954.	Gilbert & Sessoms, wood	161.60
	955.	H. D. McLean, wood	8.25
	956.	J. A. Williams & Bro., wood	7.80
	957.	O. Bradley & Bro., wood	7.00
	958.	K. B. Johnson, wood	7.50
	959.	Seaboard Air Line Railroad, transportation	150.50
	960.	Edwards & Broughton, printing	3.00
	961.	Raleigh and Cape Fear Railroad, freight	182.20
	962.	T. H. Briggs & Sons, paint	2.40
	963.	W. A. Myatt, hay	19.25
	964.	Central Prison, pay-roll	1,073.33
	965.	J. S. Mann, Superintendent, pay-rolls	.....
	966.	Raleigh Iron Works Company, castings	1.90
	967.	C. D. Arthur, fish	12.00
	968.	Lumsden Bros., iron	17.05
	969.	C. N. Christian, express	3.64
	970.	K. B. Ewing, supplies	28.71
	971.	J. R. Ferrall & Co., confections	22.20
	972.	C. C. Covington Company, molasses	9.54
	973.	R. J. Reynolds Tobacco Company, tobacco	38.00
	974.	Johnson & Johnson, ice	10.50
	975.	Young & Hughes, plumbing	28.70
	976.	R. M. Jackson, groceries	15.11
	977.	S. J. Busbee, supplies	90.43
	978.	P. C. & C. W. Gregory, supplies	24.73
	979.	W. S. Cox, supplies	106.80
			$166,258.79

1906.		Voucher Number.		
Jan.	3.	980.	J. E. Finley, supplies	$ 484.59
		981.	R. H. Speight, Cotton Growers Association	33.00
		982.	B. R. Lacy, State Treasurer, interest	1,200.00
		983.	T. M Arrington, clerk, emergency fund	300.00
		984.	John M. Fleming, commutation	57.00
		985.	J. G. Hackett, director	31.25
		986.	W. E. Crosland, director	23.30
		987.	John P. Kerr, director	39.20
		988.	R. H. Speight, director	22.00
		989.	J. D. Dawes, director	12.00
Feb.	7.	990.	W. H. King Drug Company, drugs	64.94
		991.	W. A. Myatt, groceries	172.39
		992.	Armour & Co., lard	7.05
		993.	Western Union Telegraph Company, telegrams	1.37
		994.	Southern Railway, freight	110.08
		995.	Seaboard Air Line Railway, transportation	17.70
		996.	Boylan-Pearce Company, dry goods	312.14
		997.	Alfred Williams & Co., copy-books	1.50
		998.	C. A. Norris, groceries	301.40
		999.	Dewar & Wilder, groceries	8.45
		1000.	Thos. H. Briggs & Sons, hardware	142.11
		1001.	George Marsh & Co., groceries	15.92
		1002.	A. P. McPherson, supplies	5.15
		1003.	Salmon Live Stock Company, livery	20.50
		1004.	W. R. Crawford, beef	41.86
		1005.	J. R. Ferrall & Co., groceries	17.97
		1006.	Johnson & Johnson, coal	82.78
		1007.	National Packing Company, meat	949.32
		1008.	Harvey, Blair & Co., groceries	144.29
		1009.	Warner, Moore & Co., lime	10.00
		1010.	National Packing Co., meat	167.90
		1011.	Old Dominion Tobacco Company, tobacco	63.00
		1012.	National Oil Company, oil	9.88
		1013.	R. J. Reynolds Tobacco Company, tobacco	66.25
		1014.	J. H. Culbreth & Co., groceries	36.65
		1015.	The Armfield Company, groceries	28.79
		1016.	Blair & Healy, molasses	71.28
		1017.	F. D. Forester & Co., groceries	97.94
		1018.	Humphrey-Gibson Company, insurance	108.00
		1019.	Walter Woollcott, dry goods	144.92
		1020.	Standard Oil Company, oil	42.53
		1021.	The Citizens National Bank, box-rent	4.00
		1022.	Dobbin & Ferrall, rugs	5.50
		1023.	Interstate Telephone Company, telephone	7.50

1906.	Voucher Number.		
Feb. 7.	1024.	Chatham Manufacturing Company, stripes	$ 853.33
	1025.	Jenkins Bros., valve	14.00
	1026.	Seaboard Air Line Railway, freight	337.25
	1027.	S. C. Pool, shoes	26.60
	1028.	Atlantic Coast Line Railway, freight	32.73
	1029.	Southern Railway Supply Company, belt	25.50
	1030.	Institution Deaf, Dumb and Blind, brooms	2.50
	1031.	Fleishman, Morris & Co., shoes	650.00
	1032.	Fulton Bag and Cotton Mills, bags	224.88
	1033.	J. C. Steele & Sons, trucks, etc	143.50
	1034.	Frederick Victor & Achelis, stripes	696.01
	1035.	S. A. Salmon, wood	94.12
	1036.	H. D. McLean, wood	41.25
	1037.	Gilbert & Sessoms, wood	512.90
	1038.	C. N. Christian, postage	2.00
	1039.	Edwards & Broughton, printing	12.00
	1040.	Raleigh and Cape Fear Railroad, freight	744.90
	1041.	J. M. Fleming, commutation	74.50
	1042.	Salmon Live Stock Company, supplies	12.88
	1043.	Perry & Rosenthal, shoes	1.50
	1044.	J. E. Hoskins, supplies	30.75
	1045.	J. S. Mann, Superintendent, pay-rolls	2,181.60
	1046.	Central Prison, pay-roll	1,082.69
	1047.	Raleigh Telephone Company, telephone	18.50
	1048.	S. J. Busbee, supplies	24.35
	1049.	Salmon Live Stock Company, groceries	20.60
	1050.	Huske Hardware House, globes	1.25
	1051.	R. M. Jackson, supplies	3.20
	1052.	Bryan & Parker, meal	6.80
	1053.	C. J. Rhem, account	6.45
	1054.	Lumsden Bros., tin	9.10
	1055.	Thos. H. Briggs & Sons, hardware	31.46
	1056.	Raleigh Iron Works Company, castings	17.32
	1057.	K. B. Ewing, supplies	33.72
	1058.	Weathers & Perry, shades	8.90
	1059.	Southern Bell Telephone Company, telephone	3.99
	1060.	W. S. Cox, supplies	48.37
	1061.	Willis-Smith-Crall Company, carpeting	66.22
	1062.	F. G. Davidson, expenses	4.55
	1063.	T. M. Arrington, clerk, emergency fund	500.00
	1064.	Henry T. Hicks Company, drugs	6.65
	1065.	Southern Railway, freight	27.16
	1066.	J. A. Williams & Bro., wood	37.05
	1067.	John A. Mills, wood	288.00

1906.	*Voucher Number.*		
Feb. 7.	1068.	W. J. Bradshaw, hauling	$ 19.65
	1069.	Seaboard Air Line Railway, transportation	34.70
	1070.	Western Union Telegraph Company, telegrams	4.99
	1071.	Gilbert & Sessoms, wood	79.30
	1072.	J. M. Fleming, account	6.25
	1073.	Frederick Victor & Achelis, stripes	627.44
	1074.	J. E. Finley, supplies	263.70
	1075.	R. H. Speight, director	22.00
	1076.	W. E. Crosland, director	23.30
	1077.	John P. Kerr, director	39.20
March 7.	1078.	Capital Furniture Company, mattress	4.00
	1079.	Joseph E. Pogue, tobacco	91.12
	1080.	Vaughan & Barnes, ties	10.00
	1081.	Warner, Moore & Co., lime	10.00
	1082.	Old Dominion Tobacco Company, tobacco	18.00
	1083.	Frederick Victor & Achelis, stripes	226.60
	1084.	Southern Railway Supply Company, repairs	28.45
	1085.	W. H. King Drug Company, drugs	121.74
	1086.	C. C. Covington Company, molasses	85.68
	1087.	Harvey, Blair & Co., groceries	95.13
	1088.	George Marsh & Co., groceries	28.47
	1089.	Crowder & Rand, groceries	62.35
	1090.	Dewar & Wilder, groceries	33.73
	1091.	J. R. Ferrall & Co., groceries	15.75
	1092.	W. A. Myatt, groceries	78.61
	1093.	C. A. Norris, groceries	232.75
	1094.	W. B. Mann, fish	20.00
	1095.	Armour & Co., meat	1,184.12
	1096.	S. C. Pool, shoes	18.30
	1097.	Thos. H. Briggs & Sons, hardware	90.12
	1098.	T. W. Wood & Sons, seed	25.50
	1099.	Seaboard Air Line Railway, transportation	168.36
	1100.	Atlantic Coast Line Railway, freight	29.83
	1101.	Ricks, Bryan & Co., meat	33.75
	1102.	Chatham Manufacturing Company, stripes	503.59
	1103.	A. M. McBee, tobacco	25.25
	1104.	Harrell's Printing House, printing	4.25
	1105.	W. R. Crawford, beef	34.15
	1106.	Thos. H. Briggs & Sons, hardware	77.23
	1107.	Alfred Williams & Co., books, etc	7.35
	1108.	Johnson & Johnson, coal	68.26
	1109.	The E. L. Hart Company, hardware	12.80
	1110.	J. M. Fleming, commutation	142.00
	1111.	Dr. J. E. Caviness, services	1.50

1906.	*Voucher Number.*		
March 7.	1112.	C. N. Betts, beef	$ 8.91
	1113.	J. C. Steele & Sons, repairs	32.30
	1114.	Boylan-Pearce Company, cloth	2.00
	1115.	S. A. Salmon, wood	79.50
	1116.	H. D. McLean, wood	60.75
	1117.	John A. Mills, wood	452.10
	1118.	Gilbert & Sessoms, wood	241.10
	1119.	S. C. Pool, shoes	16.80
	1120.	Seaboard Air Line Railway, freight	285.84
	1121.	Boylan-Pearce Company, buttons	10.00
	1122.	J. E. Hoskins, supplies	29.00
	1123.	Standard Oil Company, oil	38.02
	1124.	Central Prison, pay-roll	1,063.16
	1125.	J. S. Mann, Superintendent, pay-rolls	2,013.21
	1126.	Raleigh and Southport Railroad, freight	584.81
	1127.	Edwards & Broughton, printing	7.00
	1128.	Johnson & Johnson, coal	37.43
	1129.	J. C. Byrd & Bro., peas	88.30
	1130.	K. B. Ewing, supplies	25.54
	1131.	Young & Hughes, plumbing	113.58
	1132.	W. A. Myatt, groceries	47.80
	1133.	Caviness & Daniel, drugs	17.20
	1134.	Southern Bell Telephone Company, telephone	3.68
	1135.	Vaughan's Seed Store, seed	1.75
	1136.	Henry T. Hicks Company, drugs	7.20
	1137.	W. S. Cox, supplies	70.53
	1138.	F. D. Forester & Co., groceries	51.14
	1139.	C. N. Christian, account	2.35
	1140.	Virginia-Carolina Chemical Company, fertilizers	4,483.30
	1141.	Joel-Stern Company, shoes	1.37
	1142.	Gilbert & Sessoms, wood	127.40
	1143.	Baker-Thompson Lumber Company, lumber	2.25
	1144.	Standard Oil Company, oil	25.93
	1145.	T. M. Arrington, clerk, emergency fund	300.00
	1146.	J. H. Gill, castings	89.69
	1147.	S. R. White & Bro., castings	147.65
	1148.	Southern Railway, freight	170.42
	1149.	Standard Oil Company, oil	56.86
	1150.	Western Union Telegraph Company, telegrams	.87
	1151.	Dr. Z. Martin Caviness, services	54.00
	1152.	P. C. & C. W. Gregory, hardware	11.30
	1153.	Magnus Hessberg, leather	32.68

1906.	*Voucher Number.*		
March 7.	1154.	J. E. Finley, supplies	$ 169.65
	1155.	J. G. Hackett, director	34.50
	1156.	John P. Kerr, director	39.20
	1157.	W. E. Crosland, director	28.80
April 4.	1158.	Atlantic Coast Line Railway, freight	27.48
	1159.	Dewar & Wilder, groceries	43.38
	1160.	J. E. Pogue, tobacco	99.19
	1161.	J. R. Ferrall & Co., groceries	7.61
	1162.	W. A. Myatt, groceries	75.09
	1163.	C. A. Norris, groceries	275.87
	1164.	W. H. King Drug Company, drugs	109.39
	1165.	W. R. Crawford, beef	52.05
	1166.	George Marsh & Co., groceries	53.01
	1167.	Thos. H. Briggs & Sons, hardware	83.17
	1168.	Southern Railway, transportation	18.55
	1169.	Southern Railway Supply Company, belting, etc.	103.49
	1170.	Magnus Hessberg, leather	26.46
	1171.	Old Dominion Tobacco Company, tobacco	36.00
	1172.	Harvey, Blair & Co., groceries	119.39
	1173.	Blair & Healy, molasses	60.84
	1174.	T. M. Perkins & Co., meat	987.92
	1175.	Armour & Co., meat	76.33
	1176.	S. R. White & Bro., casting	32.78
	1177.	Henry R. Worthington, repairs	132.40
	1178.	Michigan Lubricator Company, condenser	1.63
	1179.	Warner, Moore & Co., lime	5.00
	1180.	T. W. Wood & Sons, seed	84.97
	1181.	Raleigh Telephone Company, telephone	9.25
	1182.	J. W. Barber & Son, harness	95.75
	1183.	J. H. Gill, casting	2.30
	1184.	Johnson & Johnson, coal	54.15
	1185.	S. C. Pool, shoes	45.50
	1186.	Dr. L. J. Arnold, services	3.00
	1187.	P. C. & C. W. Gregory, lumber	9.45
	1188.	T. M. Perkins & Co., meat	221.96
	1189.	Wyatt Harness Company, surrey, harness,	292.00
	1190.	S. A. Salmon, wood	27.75
	1191.	John A. Mills, wood	79.20
	1192.	Atlantic Coast Line Railway, freight	29.44
	1193.	J. M. Fleming, commutation	63.00
	1194.	Boylan-Pearce Company, cloth	2.80
	1195.	T. W. Wood & Sons, seed	1.68
	1196.	H. D. McLean, wood	49.50
	1197.	A. B. Stronach Company, cloth	69.36

1906.	*Voucher Number.*		
April 4.	1198.	Raleigh Evening Times, subscription.....	$ 4.00
	1199.	Southern Railway, freight.....	88.68
	1200.	Standard Oil Company, oil.....	10.13
	1201.	Edwards & Broughton, printing.....	25.50
	1202.	Raleigh and Southport Railroad, freight..	583.45
	1203.	Gilbert & Sessoms, wood.....	406.72
	1204.	W. L. Chaffin, supplies.....	144.05
	1205.	Alex. Wall, lumber.....	2.10
	1206.	Central Prison, pay-roll.....	1,182.50
	1207.	J. S. Mann, Superintendent, pay-rolls.....	2,145.60
	1208.	Vaughan Seed Store, seed.....	3.40
	1209.	Seaboard Air Line Railway, freight.....	203.89
	1210.	C. J. Rhem, supplies.....	10.20
	1211.	Dr. W. C. Melvin, services.....	4.00
	1212.	J. E. Hoskins, supplies.....	27.61
	1213.	A. T. Allen, services.....	4.66
	1214.	T. W. Tillery, coal.....	7.80
	1215.	Dr. J. M. Caviness, services.....	45.00
	1216.	C. N. Christian, supplies.....	32.17
	1217.	J. E. Finley, supplies.....	105.80
	1218.	Johnson & Johnson, ice.....	7.00
	1219.	Alfred Williams & Co., books.....	2.50
	1220.	Southern Cotton Oil Company, cotton-seed meal	6,111.00
	1221.	Wachovia Loan and Trust Company, premiums	40.00
	1222.	T. M. Arrington, clerk, emergency fund...	200.00
	1223.	J. G. Hackett, director.....	41.00
	1224.	W. E. Crosland, director.....	42.20
	1225.	John P. Kerr, director.....	39.20
	1226.	R. H. Speight, director.....	22.00
	1227.	F. D. Forester & Co., groceries.....	91.06
	1228.	W. S. Cox, supplies.....	85.19
	1229.	J. D. Dawes, director.....	12.00
17.	1230.	Cheraw Sash and Door Company, lumber..	354.92
May 2.	1231.	B. R. Lacy, State Treasurer, for mules....	1,010.00
	1232.	Vaughan & McDonald, insurance.....	154.00
	1233.	William H. S. Burgwyn, insurance.....	192.50
	1234.	Huffines & Davis, insurance.....	192.50
	1235.	A. M. McLean, insurance.....	192.50
	1236.	Wilkinson, Bullock & Co., insurance.....	192.50
	1237.	Atlantic Coast Line Railway, freight.....	44.20
	1238.	Southern Bell Telephone Company, telephone	6.17
	1239.	Baker-Thompson Lumber Company, lumber	6.42

1906.	*Voucher Number.*		
May 2.	1240.	J. E. Pogue, tobacco	$ 99.45
	1241.	Wyatt Harness Company, harness	35.00
	1242.	Dr. J. R. Rogers, services	18.00
	1243.	Warner, Moore & Co., lime	5.00
	1244.	Old Dominion Tobacco Company, tobacco	36.00
	1245.	Harvey, Blair & Co., groceries	102.04
	1246.	Swift & Co., meat	164.21
	1247.	W. B. Mann, fish	10.00
	1248.	A. B. Stronach Company, cloth	3.83
	1249.	William Woollcott, tick	6.25
	1250.	S. J. Busbee, supplies	45.57
	1251.	Joel-Stern Company, shoes	835.00
	1252.	Standard Oil Company, oil	6.33
	1253.	Boylan-Pearce Company, combs	2.00
	1254.	J. R. Ferrall & Co., groceries	3.25
	1255.	Dewar & Wilder, groceries	25.23
	1256.	George Marsh & Co., groceries	46.75
	1257.	S. R. White & Bro., castings	90.61
	1258.	J. H. Gill, castings	6.00
	1259.	Spool Cotton Company, cotton	2.00
	1260.	Thos. H. Briggs & Sons, hardware	64.67
	1261.	Caviness & Daniel, drugs	53.66
	1262.	Boylan-Pearce Company, buttons	11.50
	1263.	J. R. Ferrall & Co., groceries	7.95
	1264.	J. M. Fleming, commutation	123.00
	1265.	National Packing Company, meat	963.06
	1266.	C. W. White, horse	90.00
	1267.	J. E. Hoskins, supplies	38.52
	1268.	C. J. Rhem, supplies	9.00
	1269.	Dr. W. C. Melvin, services	20.00
	1270.	Everett Hardware Company, planters	24.30
	1271.	A. S. Foreman, fish	58.00
	1272.	C. A. Norris, groceries	254.05
	1273.	W. A. Myatt, groceries	81.17
	1274.	Johnson & Johnson, coal	30.43
	1275.	Charles A. Strelinger Company, gear	6.25
	1276.	C. C. Covington Company, molasses	47.61
	1277.	J. C. Steele & Sons, castings	45.10
	1278.	Dewar & Wilder, groceries	18.63
	1279.	W. R. Crawford, beef	49.80
	1280.	Raleigh and Southport Railroad, freight	372.62
	1281.	Southern Railway, freight	70.15
	1282.	Edwards & Broughton, printing	3.50
	1283.	W. L. Chaffin, supplies	26.09
	1284.	W. H. King Drug Company, drugs	89.02

1906.	Voucher Number.		
May 2.	1285.	Thos. H. Briggs & Sons, hardware	$ 49.92
	1286.	C. N. Christian, supplies	20.00
	1287.	Davis & Atkins, beans	31.65
	1288.	Seaboard Air Line Railway, freight	195.69
	1289.	Absher, Hayes, Blackburn & Co., mattresses	16.75
	1290.	Central Prison, pay-roll	1,172.17
	1291.	J. S. Mann, Superintendent, pay-rolls	1,810.42
	1292.	C. A. Norris, flour	16.80
	1293.	National Packing Company, meat	260.48
	1294.	Young & Hughes, plumbing	18.00
	1295.	C. D. Arthur, fish	10.80
	1296.	Johnson & Johnson, ice	10.50
	1297.	Tucker Building Pharmacy, drugs	2.50
	1298.	Dr. Z. Marvin Caviness, services	24.00
	1299.	Raleigh Iron Works Company, valve	1.75
	1300.	Henry T. Hicks Company, drugs	8.35
	1301.	J. S. Mann, Superintendent, pay-roll	221.36
	1302.	J. G. Hackett, director	61.00
	1303.	W. E. Crosland, director	29.20
	1304.	John P. Kerr, director	39.20
	1305.	National Packing Company, meat	142.40
	1306.	W. H. King Drug Company, drugs	5.73
	1307.	W. S. Cox, supplies	55.98
	1308.	R. H. Speight, director	22.00
	1309.	F. D. Forester & Co., groceries	116.94
	1310.	Seaboard Air Line Railway, transportation	21.70
	1311.	John W. Evans, repairs	15.75
June 6.	1312.	Atlantic Coast Line Railway, freight	70.39
	1313.	Caveness & Daniel, drugs	11.25
	1314.	Institution Deaf, Dumb and Blind, brooms	10.00
	1315.	Warner, Moore & Co., lime	10.00
	1316.	W. B. Mann, groceries	11.84
	1317.	Armour & Co., meat	1,307.39
	1318.	J. E. Pogue, tobacco	95.68
	1319.	Old Dominion Tobacco Company, tobacco	42.00
	1320.	Thos. H. Briggs & Sons, hardware	235.25
	1321.	W. A. Myatt, groceries	61.94
	1322.	Dewar & Wilder, groceries	105.07
	1323.	C. A. Norris, groceries	283.92
	1324.	W. R. Crawford, beef	51.55
	1325.	W. H. King Drug Company, drugs	69.33
	1326.	Southern Railway Supply Company, belt	21.94
	1327.	Blair & Healy, molasses	65.16
	1328.	Johnson & Johnson, coal	142.40
	1329.	S. R. White & Bro., castings	58.40

1906.	*Voucher Number.*		
June 6.	1330.	George Marsh & Co., lye	$ 8.25
	1331.	W. C. Cram, pinion	1.50
	1332.	Southern Bell Telephone Company, telephone	3.08
	1333.	J. H. Gill, castings	27.50
	1334.	William Woollcott, dry goods	67.43
	1335.	N. C. Lumber Company, lumber	19.32
	1336.	Western Union Telegraph Company, telegrams	2.25
	1337.	Harvey, Blair & Co., groceries	104.59
	1338.	J. M. Fleming, commutation	30.00
	1339.	Spool Cotton Company, cotton	65.31
	1340.	W. S. Cox, supplies	43.83
	1341.	F. D. Forester & Co., groceries	130.30
	1342.	R. J. Reynolds Tobacco Company, tobacco	14.00
	1343.	A. B. Stronach Company, dry goods	145.25
	1344.	Raleigh and Southport Railroad, freight	518.95
	1345.	Southern Railway, freight	369.86
	1346.	P. C. & C. W. Gregory, hardware	16.60
	1347.	C. N. Christian, buggy	68.08
	1348.	Baker-Thompson Lumber Company, lumber	53.21
	1349.	Standard Oil Company, oil	6.00
	1350.	Standard Oil Company, oil	43.88
	1351.	Alfred Williams & Co., stationery	3.15
	1352.	Henry T. Hicks Company, drugs	5.10
	1353.	W. L. Chaffin, supplies	3.88
	1354.	Caveness & Daniel, drugs	14.49
	1355.	Edwards & Broughton, printing	15.00
	1356.	Wakefield Mercantile and Manufacturing Company, meal	7.20
	1357.	J. L. Arrington, insurance	192.52
	1358.	Wachovia Loan and Trust Company, insurance	50.00
	1359.	B. G. Cowper, insurance	50.00
	1360.	Dr. W. C. Melvin, services	29.00
	1361.	J. E. Hoskins, supplies	35.93
	1362.	J. R. Ferrall & Co., groceries	34.58
	1363.	Royall & Borden Furniture Company, furniture	436.31
	1364.	Central Prison, pay-roll	1,230.66
	1365.	J. S. Mann, Superintendent, pay-rolls	2,270.75
	1366.	T. H. Vannoy, supplies	13.00
	1367.	W. A. Myatt, steel	2.24
	1368.	K. B. Johnson, wood	48.00
	1369.	Gilbert & Sessoms, wood	46.50

1906.	*Voucher Number.*		
June 6.	1370.	Wyatt Harness Company, duster	$ 1.75
	1371.	T. M. Arrington, clerk, emergency fund	200.00
	1372.	J. T. Ashley, services	21.83
	1373.	Seaboard Air Line Railroad, transportation	103.35
	1374.	Schwartzschild & Sulzberger Company, meat	217.30
	1375.	Dr. Z. Marvin Caviness, services	12.00
	1376.	J. G. Hackett, director	34.50
	1377.	John P. Kerr, director	39.20
	1378.	R. H. Speight, director	22.00
	1379.	W. E. Crosland, director	62.20
	1380.	J. D. Dawes, director	12.00
July 2.	1381.	B. R. Lacy, State Treasurer, interest	1,200.00
	1382.	Fleishman, Morris & Co., shoes	1,085.01
	1383.	Lumsden Bros., tin	11.00
	1384.	T. W. Wood & Sons, seed	1.42
	1385.	S. C. Pool, shoes	1.50
	1386.	J. C. Steele & Sons, repairs	6.46
	1387.	Atlantic Coast Line Railway, freight	84.80
	1388.	Institution Deaf, Dumb and Blind, brooms	2.50
	1389.	J. E. Pogue, tobacco	66.17
	1390.	Old Dominion Tobacco Company, tobacco	51.00
	1391.	Harvey, Blair & Co., groceries	108.79
	1392.	Tucker Building Pharmacy, drugs	2.50
	1393.	S. R. White & Bro., castings	8.40
	1394.	J. H. Gill, castings	7.52
	1395.	Boylan-Pearce Company, dry goods	8.22
	1396.	Western Union Telegraph Company, telegrams	1.33
	1397.	Raleigh Telephone Company, telephone	9.25
	1398.	Not issued	.00
	1399.	Seaboard Air Line Railway, freight	29.71
	1400.	Southern Bell Telephone Company, telephone	3.33
	1401.	Thos. H. Briggs & Sons, hardware	323.62
	1402.	W. A. Myatt, groceries	24.60
	1403.	Not issued	.00
	1404.	Crowder & Rand, meal	81.40
	1405.	W. B. Mann, groceries	40.00
	1406.	J. R. Ferrall & Co., groceries	35.20
	1407.	W. R. Crawford, beef	43.80
	1408.	Schwartzschild & Sulzberger Company, meat	950.06
	1409.	George Marsh & Co., groceries	23.07
	1410.	C. C. Covington, molasses	92.43

1906.	Voucher Number.		
July 2.	1411.	Swift & Co., meat	$ 40.73
	1412.	C. E. Webster, oil	27.72
	1413.	C. A. Norris, groceries	263.32
	1414.	W. H. King Drug Company, drugs	87.38
	1415.	Johnson & Johnson, coal	153.86
	1416.	J. M. Fleming, commutation	122.00
	1417.	Whiting Bros., hats	22.08
	1418.	Southern Railway, freight	458.22
	1419.	Seaboard Air Line Railway, freight	35.66
	1420.	R. J. Reynolds Tobacco Company, tobacco	12.50
	1421.	J. E. Hoskins, supplies	45.92
	1422.	Seaboard Air Line Railway, transportation	25.00
	1423.	Raleigh and Southport Railroad, freight	250.00
	1424.	T. M. Arrington, clerk, emergency fund	200.00
	1425.	W. L. Chaffin, supplies	24.70
	1426.	Dr. Z. Marvin Caviness, services	21.50
	1427.	Caveness & Daniel, drugs	22.90
	1428.	Central Prison, pay-roll	1,217.00
	1429.	J. S. Mann, Superintendent, pay-rolls	2,322.35
	1430.	Standard Oil Company, oil	25.65
	1431.	Thos. H. Briggs & Sons, hardware	13.55
	1432.	C. J. Rhem, postage	5.25
	1433.	W. S. Cox, supplies	58.55
	1434.	F. D. Forester & Co., groceries	81.52
	1435.	Royall & Borden Furniture Company, furniture	23.50
	1436.	W. S. Cox, salary	20.00
	1437.	J. G. Hackett, director	34.50
	1438.	John P. Kerr, director	39.20
Aug. 1.	1439.	Tucker Building Pharmacy, drugs	2.50
	1440.	Henry T. Hicks Company, drugs	5.00
	1441.	J. R. Ferrall & Co., groceries	4.65
	1442.	George Marsh & Co., groceries	3.05
	1443.	W. B. Mann, groceries	12.75
	1444.	Dewar & Wilder, groceries	9.10
	1445.	Crowder & Rand, groceries	51.90
	1446.	W. A. Myatt, groceries	17.73
	1447.	C. A. Norris, groceries	267.46
	1448.	Thos. H. Briggs & Sons, hardware	100.60
	1449.	A. S. Foreman, fish	42.00
	1450.	W. R. Crawford, beef	28.25
	1451.	W. H. King Drug Company, drugs	78.21
	1452.	Blair & Healy, molasses	57.96
	1453.	Harvey, Blair & Co., groceries	156.02
	1454.	R. J. Reynolds Tobacco Company, tobacco	131.50

1906.	*Voucher Number.*		
Aug. 1.	1455.	Schwartzschild & Sulzberger Company, meat	$ 543.13
	1456.	Southern Bell Telephone Company, telephone	5.69
	1457.	Atlantic Coast Line Railway, freight	38.63
	1458.	Pierce-Whitehead Hardware Co., buggy	80.50
	1459.	Johnson & Johnson, coal	158.41
	1460.	T. W. Wood & Sons, seed	7.79
	1461.	Schwartzschild & Sulzberger Company, meat	990.69
	1462.	Warner, Moore & Co., lime	5.00
	1463.	Spool Cotton Company, cotton	7.60
	1464.	Midland Chemical Company, drugs	25.00
	1465.	J. S. McEachern Sons, straw	4.80
	1466.	J. W. Murchison & Co., groceries	42.53
	1467.	Holmes Grocery Company, groceries	92.41
	1468.	J. M. Fleming, commutation	101.00
	1469.	F. D. Forester & Co., groceries	141.00
	1470.	Standard Oil Company, oil	27.02
	1471.	Thos. H. Briggs & Sons, hardware	17.42
	1472.	John Duer & Sons, twine	29.70
	1473.	S. C. Pool, shoes	24.00
	1474.	The Interstate Telephone Company, telephone	7.50
	1475.	Southern Railway, freight	391.93
	1476.	Alfred Williams & Co., stationery	4.08
	1477.	Seaboard Air Line Railway, freight	53.92
	1478.	W. S. Cox, supplies	58.60
	1479.	J. E. Hoskins, supplies	34.90
	1480.	Central Prison, pay-roll	1,229.21
	1481.	J. S. Mann, Superintendent, pay-rolls	2,436.63
	1482.	Raleigh and Southport Railroad, freight	176.91
	1483.	Edwards & Broughton, printing	5.50
	1484.	C. N. Christian, supplies	3.20
	1485.	A. B. Stronach Company, ticking	237.78
	1486.	Dr. G. M. Bell, services	12.00
	1487.	Caveness & Daniel, drugs	12.74
	1488.	W. L. Chaffin, supplies	52.73
	1489.	J. W. Murchison & Co., shells	1.75
	1490.	Holmes Grocery Company, groceries	21.60
	1491.	S. J. Busbee, supplies	30.04
	1492.	J. G. Hackett, director	30.50
	1493.	W. G. Crosland, director	23.30
	1494.	R. H. Speight, director	33.00
	1495.	John P. Kerr, director	39.20

1906.	Voucher Number.		
Sept. 5.	1496.	Frederick Victor & Achelis, stripes	$ 200.87
	1497.	S. C. Pool, shoes	23.00
	1498.	Holmes Grocery Company, groceries	41.63
	1499.	Crowder & Rand, sugar	17.49
	1500.	W. A. Myatt, groceries	28.26
	1501.	R. J. Reynolds Tobacco Company, tobacco	121.90
	1502.	Harvey, Blair & Co., groceries	110.49
	1503.	A. B. Stronach Company, buttons	13.00
	1504.	C. A. Norris, groceries	251.28
	1505.	Dewar & Wilder, grits	1.55
	1506.	George Marsh & Co., groceries	18.00
	1507.	C. C. Covington Company, molasses	87.84
	1508.	National Packing Company, meat	632.22
	1509.	Swift & Co., meat	679.51
	1510.	W. H. King Drug Company, drugs	92.40
	1511.	Thos. H. Briggs & Sons, hardware	389.18
	1512.	J. C. Stephenson Company, groceries	34.20
	1513.	J. M. Fleming, commutation	24.00
	1514.	J. H. Gill, wheel	3.50
	1515.	T. F. Brockwell, key	.50
	1516.	Dr. Z. Marvin Caviness, services	5.00
	1517.	Henry T. Hicks Company, drugs	2.00
	1518.	Tucker Building Pharmacy, drugs	2.50
	1519.	Young & Hughes, elbow	1.00
	1520.	Atlantic Coast Line Railroad, freight	34.96
	1521.	Chambersburg Engine Company, repairs	17.50
	1522.	W. R. Crawford, beef	36.80
	1523.	A. S. Foreman, fish	40.50
	1524.	Westinghouse Electric and Manufacturing Company, motor	54.00
	1525.	Warner, Moore & Co., lime	10.00
	1526.	N. C. Lumber Company, lumber	5.65
	1627.	Southern Railway Supply Company, wheels	.65
	1528.	Standard Oil Company, oil	41.86
	1529.	Brown & Sharp Manufacturing Company, gear	4.73
	1530.	Johnson & Johnson, ice	28.00
	1531.	Southern Bell Telephone Company, telephone	4.58
	1532.	Western Union Telegraph Company, telegrams	1.60
	1533.	Postal Telegraph Company, telegram	.29
	1534.	C. E. Mann, horses	250.00
	1535.	Edwards & Broughton, printing	2.25
	1536.	F. D. Forester & Co., groceries	101.61

1906.	*Voucher Number.*		
Sept. 5.	1537.	Southern Railway, freight	$ 147.74
	1538.	J. E. Hoskins, supplies	21.32
	1539.	Raleigh and Southport Railroad, freight	196.66
	1540.	J. S. Mann, Superintendent, pay-rolls	2,357.27
	1541.	Central Prison, pay-roll	1,239.12
	1542.	Thos. H. Briggs & Sons, hardware	21.20
	1543.	Job P. Wyatt & Bro., hardware	11.55
	1544.	S. J. Busbee, supplies	17.79
	1545.	W. S. Cox, supplies	76.46
	1546.	C. J. Rhem, supplies	8.37
	1547.	Royall & Borden Furniture Company, furniture	4.00
	1548.	Seaboard Air Line Railway, freight	85.14
	1549.	Dr. Pride Jones Thomas, services	45.00
	1550.	J. Frank Jarman, drugs	13.60
	1551.	Caveness & Daniel, drugs	11.01
	1552.	Dr. Z. Marvin Caveness, services	6.00
	1553.	P. C. & C. W. Gregory, hardware	5.07
	1554.	W. L. Chaffin, supplies	24.42
	1555.	Young & Hughes, plumbing	4.70
	1556.	Swift & Co., meat	421.60
	1557.	C. N. Christian, supplies	4.85
	1558.	John W. Evans, repairs	20.25
	1559.	T. M. Arrington, clerk, emergency fund	200.00
	1560.	S. W. Brewer, burlaps	9.03
	1561.	J. M. Fleming, gun	15.00
	1562.	Raleigh Telephone Company, telephone	9.25
	1563.	J. G. Hackett, director	30.50
	1564.	R. H. Speight, director	22.00
	1565.	John P. Kerr, director	39.20
	1566.	J. D. Dawes, director	12.00
	1567.	W. E. Crosland, director	23.30
Oct. 3.	1568.	Thos. H. Briggs & Sons, hardware	383.17
	1569.	Crowder & Rand, groceries	81.00
	1570.	W. B. Mann, chickens	17.50
	1571.	Magnus Hessberg, leather	3.80
	1572.	National Oil Company, oil	28.07
	1573.	Harvey, Blair & Co., groceries	164.95
	1574.	The National Roofing Company, roofing	542.23
	1575.	J. C. Stevenson Company, groceries	83.38
	1576.	Erie City Iron Works, repairs	12.75
	1577.	Holmes Grocery Company, groceries	117.36
	1578.	John Duer & Sons, twine	16.92
	1579.	J. W. Murchison & Co., hardware	5.90
	1580.	Southern Railway, transportation	79.72

1906.	*Voucher Number.*		
Oct. 3.	1581.	J. M. Fleming, commutation	$ 71.00
	1582.	J. Frank Jarman, drugs	15.40
	1583.	William Woollcott, ticking	57.39
	1584.	Chockoyotte Brick Company, brick	75.00
	1585.	Josey Hardware Company, hardware	32.90
	1586.	Seaboard Air Line Railway, transportation	25.00
	1587.	Southern Bell Telephone Company, telephone	3.33
	1588.	W. S. Forbes & Co., lard	24.00
	1589.	Vaughan & Barnes, bagging and ties	787.74
	1590.	W. A. Myatt, groceries	51.01
	1591.	Warner, Moore & Co., lime	33.40
	1592.	R. J. Reynolds Tobacco Company, tobacco	125.50
	1593.	C. A. Norris, groceries	121.00
	1594.	Blair & Healy, molasses	19.98
	1595.	Swift & Co., meat	351.50
	1596.	W. H. King Drug Company, drugs	64.83
	1597.	A. S. Foreman, fish	35.50
	1598.	Rev. A. H. Moment, services	25.00
	1599.	Rev. C. W. Robinson, services	25.00
	1600.	Rev. J. E. King, services	25.00
	1601.	Rev. Cæsar Johnson, services	25.00
	1602.	J. C. Steele & Sons, repairs	12.75
	1603.	J. L. Arrington, insurance	275.00
	1604.	Vaughan & MacDonald, insurance	220.00
	1605.	W. H. S. Burgwyn, insurance	353.84
	1606.	Wilkinson, Bullock & Co., insurance	275.00
	1607.	A. M. McLean, insurance	275.00
	1608.	Huffines & Davis, insurance	275.00
	1609.	Southern Railway, freight	4.43
	1610.	Edwards & Broughton, printing	6.00
	1611.	H. Weil & Bros., sacks	142.49
	1612.	Continental Gin Company, files	10.13
	1613.	Thos. H. Briggs & Sons, hardware	60.94
	1614.	R. J. Reynolds Tobacco Company, tobacco	8.00
	1615.	Raleigh and Southport Railroad, freight	139.66
	1616.	The E. L. Hart Company, heaters	12.90
	1617.	Powell & Powell, coal	60.60
	1618.	Swift & Co., meat	629.81
	1619.	W. R. Crawford, beef	99.07
	1620.	Salmon Live Stock Company, hauling	3.00
	1621.	J. E. Hoskins, supplies	33.73
	1622.	Central Prison, pay-roll	1,264.12
	1623.	J. S. Mann, Superintendent, pay-rolls	2,309.26
	1624.	Standard Oil Company, oil	55.89

1906.	*Voucher Number.*		
Oct. 3.	1625.	Henry T. Hicks Company, drugs	$ 2.00
	1626.	Johnson & Johnson, ice	56.00
	1627.	C. N. Christian, supplies	4.25
	1628.	S. J. Busbee, supplies	67.40
	1629.	Dr. Pride Jones Thomas, services	63.00
	1630.	F. D. Forester & Co., groceries	97.02
	1631.	T. M. Arrington, clerk, emergency fund	200.00
	1632.	Western Union Telegraph Company, telegrams	.95
	1633.	W. S. Cox, supplies	89.21
	1634.	J. G. Hackett, director	30.50
	1635.	W. E. Crosland, director	62.20
	1636.	R. H. Speight, director	102.00
	1637.	John P. Kerr, director	39.20
Nov. 1.	1638.	Frederick Victor & Achelis, stripes	594.32
	1639.	Raleigh Insurance and Realty Company, insurance	75.00
	1640.	Blair & Healy, molasses	19.98
	1641.	Vaughan's Seed Store, seed	3.82
	1642.	Tucker Building Pharmacy, drugs	2.00
	1643.	Swift & Co., lard	28.59
	1644.	Western Union Telegraph Company, telegrams	1.50
	1645.	N. C. Lumber Company, lumber	74.83
	1646.	Warner, Moore & Co., lime	8.00
	1647.	Southern Bell Telephone Company, telephone	3.34
	1648.	J. E. Pogue, tobacco	49.20
	1649.	Seaboard Air Line Railway, freight	116.81
	1650.	Crowder & Rand, coffee	14.54
	1651.	Southern Railway, transportation	7.40
	1652.	S. C. Pool, shoes	22.45
	1653.	C. A. Norris, groceries	157.50
	1654.	W. A. Myatt, groceries	30.37
	1655.	Dewar & Wilder, groceries	42.73
	1656.	Thos. H. Briggs & Sons, hardware	76.99
	1657.	Institution Deaf, Dumb and Blind, brooms	10.00
	1658.	Harvey, Blair & Co., groceries	124.30
	1659.	Armour & Co., meat	806.27
	1660.	C. N. Christian, supplies	24.80
	1661.	W. H. King Drug Company, drugs	135.39
	1662.	A. S. Foreman, fish	37.50
	1663.	Spool Cotton Company, cotton	5.99
	1664.	The E. L. Hart Company, hardware	1.60
	1665.	Magnus Hessberg, leather	12.41

1906.	*Voucher Number.*		
Nov. 1.	1666.	J. C. Stevenson Company, groceries	$ 38.65
	1667.	Holmes Grocery Company, groceries	51.35
	1668.	John Duer & Sons, twine	9.38
	1669.	C. C. Covington Company, molasses	57.06
	1670.	G. M. Lindsey, chickens	13.50
	1671.	J. M. Fleming, commutation	95.00
	1672.	Baker-Thompson Lumber Company, lumber	7.50
	1673.	G. H. Johnson, services	7.00
	1674.	Capital Furniture Company, furniture	245.50
	1675.	Chockoyotte Brick Company, shingles and brick	117.50
	1676.	Atlantic Coast Line Railroad, freight	304.44
	1677.	G. H. Johnson, services	3.50
	1678.	R. J. Reynolds Tobacco Company, tobacco	68.80
	1679.	Armour & Co., meat	682.19
	1680.	Continental Gin Company, repairs	8.75
	1681.	J. E. Hoskins, supplies	28.80
	1682.	Holmes Grocery Company, groceries	84.32
	1683.	John S. McEachern Sons, corn	9.12
	1684.	J. Frank Jarman, drugs	23.05
	1685.	J. W. Murchison & Co., hardware	9.90
	1686.	F. D. Forester & Co., groceries	95.01
	1687.	W. S. Cox, supplies	107.48
	1688.	Seaboard Air Line Railway, transportation	123.90
	1689.	Thos. H. Briggs & Sons, hardware	39.91
	1690.	N. C. Lumber Company, lumber	13.07
	1691.	Frederick Victor & Achelis, stripes	673.66
	1692.	Powell & Powell, coal	64.92
	1693.	C. J. Rhem, postage	6.50
	1694.	S. J. Busbee, supplies	68.22
	1695.	Dr. Pride Jones Thomas, services	58.00
	1696.	W. A. Myatt, repairs	13.21
	1697.	W. R. Crawford, beef	74.45
	1698.	Central Prison, pay-roll	1,321.89
	1699.	J. S. Mann, Superintendent, pay-rolls	2,214.66
	1700.	W. E. Crosland, director	23.30
	1701.	R. H. Speight, director	22.00
	1702.	John P. Kerr, director	47.20
	1703.	B. R. Lacy, State Treasurer, paving walks Capitol Square	6,584.07
Dec. 5.	1704.	Thos. H. Briggs & Sons, hardware	52.72
	1705.	Crowder & Rand, groceries	28.82
	1706.	W. A. Myatt, groceries	13.75
	1707.	C. A. Norris, groceries	48.61
	1708.	W. H. King Drug Company, drugs	84.45

1906.	Voucher Number.		
Dec. 5.	1709.	Dewar & Wilder, groceries	$ 21.42
	1710.	A. B. Stronach Company, dry goods	265.27
	1711.	George Marsh & Co., flour	70.00
	1712.	Swift & Co., meat	297.66
	1713.	Institution Deaf, Dumb and Blind, brooms	5.00
	1714.	Harvey, Blair & Co., groceries	180.77
	1715.	William Woollcott, hats	31.80
	1716.	Warner, Moore & Co., lime	14.50
	1717.	W. B. Mann, fish	12.25
	1718.	Southern Railway, freight	28.81
	1719.	Western Union Telegraph Company, telegrams	2.62
	1720.	S. C. Pool, shoes	1.65
	1721.	Johnson & Johnson, ice	21.00
	1722.	Alfred Williams & Co., stationery	4.75
	1723.	Standard Oil Company, oil	15.33
	1724.	Tucker Building Pharmacy, drugs	.50
	1725.	Young & Hughes, plumbing	129.00
	1726.	John R. Crawford, insurance	187.50
	1727.	A. S. Foreman, fish	12.00
	1728.	Powell & Powell, coal	59.40
	1729.	R. J. Reynolds Tobacco Company, tobacco	91.80
	1730.	Blair & Healy, molasses	50.76
	1731.	Edwards & Broughton, printing	.75
	1732.	Wyatt Harness Company, repairs	40.00
	1733.	Southern Bell Telephone Company, telephone	4.29
	1734.	The Spool Cotton Company, thread	42.75
	1735.	Frederick Victor & Achelis, stripes	118.98
	1736.	George Marsh & Co., beans	106.59
	1737.	Henry R. Worthington, repairs	4.50
	1738.	Continental Gin Company, repairs	7.70
	1739.	Standard Oil Company, oil	32.11
	1740.	Thos. H. Briggs & Sons, hardware	72.60
	1741.	William Woollcott, dry goods	9.95
	1742.	S. Berwanger, hats	36.00
	1743.	Jonathan Havens, meal	41.10
	1744.	Jos. F. Taylor, groceries	91.94
	1745.	W. A. Myatt, groceries	4.14
	1746.	Swift & Co., meat	741.98
	1747.	The N. C. Lumber Company, lumber	10.08
	1748.	The Everett Hardware Company, hardware	13.10
	1749.	Blair & Healy, molasses	9.90
	1750.	Joshua Tayloe, M. D., services	18.00
	1751.	J. C. Stevenson Company, groceries	44.31

1906.	*Voucher Number.*		
Dec. 5.	1752.	F. D. Forester & Co., groceries	$ 78.52
	1753.	Powell & Powell, coal	45.25
	1754.	W. S. Forbes & Co., lard	4.57
	1755.	W. Mallison & Son, hardware	26.65
	1756.	J. J. Mason, livery	4.50
	1757.	S. G. Tayloe, hauling	16.88
	1758.	D. T. Tayloe & Co., drugs	6.95
	1759.	Jos. F. Tayloe, cabbage	6.94
	1760.	Southern Railway, transportation	25.00
	1761.	Credle & Wright Company, groceries	106.19
	1762.	Holmes Grocery Company, groceries	108.64
	1763.	Standard Oil Company, oil	59.53
	1764.	Hardy Hardware Company, hardware	21.55
	1765.	Jones, Son & Co., bags	297.00
	1766.	A. B. Stronach Company, buttons	11.00
	1767.	R. J. Reynolds Tobacco Company, tobacco	8.00
	1768.	William Boylan, rent	150.00
	1769.	T. W. Wood & Sons, cabbage plants	24.00
	1770.	Raleigh and Southport Railroad, freight	60.00
	1771.	G. M. Lindsey, chickens	14.72
	1772.	J. M. Fleming, commutation	113.00
	1773.	Boylan-Pearce Company, rugs	32.50
	1774.	Swift & Co., meat	397.52
	1775.	Central Prison, pay-roll	1,154.00
	1776.	J. S. Mann, Superintendent, pay-rolls	2,537.78
	1777.	W. L. Chaffin, supplies	52.84
	1778.	Hannah Box Shook Company, lumber	25.65
	1779.	J. Frank Jarman, drugs	12.95
	1780.	S. G. Tayloe, freight	15.28
	1781.	S. J. Busbee, supplies	42.06
	1782.	J. E. Hoskins, supplies	20.47
	1783.	Johnson & Johnson, ice	14.00
	1784.	Tucker Building Pharmacy, drugs	2.30
	1785.	T. H. Briggs & Sons, hardware	29.10
	1786.	Seaboard Air Line Railroad, freight	246.52
	1787.	Southern Railway, freight	3.81
	1788.	C. J. Rhem, supplies	9.65
	1789.	C. N. Christian, supplies	18.60
	1790.	W. R. Crawford, beef	63.95
	1791.	W. S. Cox, supplies	83.83
	1792.	H. Weil & Bros., bags	13.75
	1793.	J. G. Hackett, director	30.50
	1794.	John P. Kerr, director	62.80
	1795.	W. E. Crosland, director	27.05
31.	1796.	National Packing Company, meat	1,049.93

1906.	*Voucher Number.*		
Dec. 31.	1797.	W. A. Myatt, groceries	$ 77.99
	1798.	Dewar & Wilder, groceries	2.95
	1799.	Raleigh Telephone Company, telephones	9.25
	1800.	Len. H. Adams, onions	2.75
	1801.	Lumsden Bros., tin	5.55
	1802.	George Marsh & Co., groceries	41.32
	1803.	W. H. King Drug Company, drugs	87.57
	1804.	Thos. H. Briggs & Sons, hardware	99.13
	1805.	Powell & Powell, coal	58.20
	1806.	National Oil Company, oil	25.92
	1807.	Warner, Moore & Co., lime	6.00
	1808.	W. B. Mann, groceries	12.00
	1809.	C. A. Norris, groceries	63.28
	1810.	John Duer & Sons, twine	19.20
	1811.	Southern Bell Telephone Company, telephone	5.29
	1812.	Seaboard Air Line Railroad, freight	25.00
	1813.	Seaboard Air Line Railroad, transportation	34.40
	1814.	W. E. Springer & Co., groceries	10.25
	1815.	A. B. Stronach Company, ticking	87.59
	1816.	Harvey, Blair & Co., groceries	219.53
	1817.	Jonathan Havens, meal	21.36
	1818.	D. M. Carter, groceries	47.70
	1819.	Standard Oil Company, oil	40.82
	1820.	C. C. Covington Company, molasses	68.58
	1821.	Samuel Bear, Sr., & Sons, groceries	48.65
	1822.	R. J. Reynolds Tobacco Company, tobacco	149.80
	1823.	Southern Star Wood Filler Company, filler	8.00
	1824.	Swift & Co., lard	15.53
	1825.	Wyatt Harness Company, harness	37.50
	1826.	J. C. Stevenson Company, groceries	70.36
	1827.	Southern Railway, transportation	26.46
	1828.	Southern Railway Supply Company, castings	73.66
	1829.	P. C. & C. W. Gregory, hardware	58.67
	1830.	Eureka Lumber Company, lumber	16.46
	1831.	Southern Bell Telephone Company, telephone	6.00
	1832.	The Spool Cotton Company, cotton	7.08
	1833.	Boylan-Pearce Company, carpets	60.88
	1834.	E. E. Phillips, beef	24.36
	1835.	Wyatt Harness Company, harness	5.50
	1836.	Holmes Grocery Company, groceries	35.05
	1837.	W. A. Myatt, groceries	19.24
	1838.	Samuel Bear, Sr., & Sons, groceries	8.88

1906.	*Voucher Number.*		
Dec. 31.	1839.	Powell & Powell, coal	$ 119.70
	1840.	Edwards & Broughton, printing	6.00
	1841.	Frederick Victor & Achelis, stripes	217.24
	1842.	Atlantic Coast Line Railroad, freight	52.34
	1843.	Joshua Tayloe, M. D., services	12.00
	1844.	Standard Oil Company, oil	33.73
	1845.	S. J. Busbee, supplies	24.13
	1846.	S. G. Tayloe, hauling	13.50
	1847.	D. T. Tayloe & Co., drugs	7.00
	1848.	W. C. Mallison & Son, hardware	3.89
	1849.	Washington Horse Exchange Company, wagon	4.50
	1850.	Southern Railway, freight	125.81
	1851.	S. J. Busbee, freight	27.23
	1852.	Magnus Hessberg, leather	28.00
	1853.	W. S. Cox, supplies	121.93
	1854.	Harvey, Blair & Co., groceries	53.42
	1855.	National Packing Company, meat	258.70
	1856.	Central Prison, pay-roll	1,176.41
	1857.	J. S. Mann, Superintendent, pay-rolls	2,506.11
	1858.	J. E. Hoskins, supplies	26.42
	1859.	W. R. Crawford, beef	81.50
	1860.	Seaboard Air Line Railroad, freight	225.76
	1861.	Thos. H. Briggs & Sons, pans	3.60
	1862.	Frederick Victor & Achelis, ticking	190.00
	1863.	C. N. Christian, supplies	16.00
	1864.	Raleigh and Southport railroad, freight	416.26
			$137,300.36

T. M. ARRINGTON, CLERK—EMERGENCY FUND.

1905.

Dec.	30.	To amount received	$2,050.00
		By disbursements	2,050.00

RECEIPTS.

1905.

Jan.	2.	To voucher No. 2	$ 300.00
Feb.	1.	To voucher No. 55	150.00
Mch.	1.	To voucher No. 157	150.00
April	5.	To voucher No. 241	150.00
May	3.	To voucher No. 345	200.00
July	5.	To voucher No. 509	200.00
Aug.	2.	To voucher No. 571	200.00
Sept.	5.	To voucher No. 643	300.00
	30.	To voucher No. 715	100.00
Dec.	6.	To voucher No. 881	300.00
			$2,050.00

DISBURSEMENTS.

1905.

Jan.	10.	C. T. Bailey, postmaster, box rent	$ 1.50
		K. B. Ewing, reward, etc	16.50
		J. M. Fleming, commutation	33.00
		M. Manly, transportation	13.00
		C. T. Bailey, postmaster, stamps	4.00
		J. C. L. Harris, commutation	60.00
		J. M. Fleming, commutation	16.00
	11.	J. M. Fleming, commutation	7.00
Feb.	8.	K. B. Ewing, expenses	25.00
		C. N. Christian, transportation	50.00
		J. S. Mann, transportation	8.90
	10.	J. S. Mann, expenses	3.46
	13.	K. B. Ewing, expenses	7.75
	15.	J. R. Franklin, wood	8.04
	25.	C. T. Bailey, postmaster, stamps	8.00
		J. R. Franklin, wood	16.80
		J. W. Powell, wood	9.58
		T. M. Arrington, wood	3.33
Mch.	1.	A. T. Dickens, expenses	9.30
	2.	W. T. Perry, fish	5.00
	8.	O. Bradley & Bro., wood	7.70
	20.	K. B. Johnson, wood	8.25
	21.	W. R. Campbell, expenses	5.10
		J. M. Fleming, commutation	7.00
		James Burdine, commutation	63.00

1905.

Mch.	24.	Southern Bell Telephone Company, messages	$ 1.35
		K. B. Ewing, expenses	1.50
	28.	C. T. Bailey, postmaster, envelopes	42.80
		O. Bradley & Bro., wood	7.70
	29.	Southern Bell Telephone Company, messages	2.20
		K. B. Johnson, wood	8.25
April	1.	K. B. Ewing, reward	50.00
	4.	C. T. Bailey, postmaster, box rent and stamps	5.50
		O. Bradley & Bro., wood	8.40
	5.	A. J. Hinton, butter	5.40
	8.	D. A. Sanders, reward	32.45
	12.	A. J. Feild, fee	4.20
	13.	O. Bradley & Bro., wood	5.60
		K. B. Johnson, wood	9.75
	14.	J. M. Fleming, commutation	7.00
	22.	K. B. Johnson, wood	9.75
	27.	The Trade Journal, subscription	1.00
	28.	K. B. Johnson, wood	19.13
May	2.	O. Bradley & Bro., wood	8.05
		K. B. Johnson, wood	9.00
		C. T. Bailey, postmaster, stamps	4.00
	8.	J. M. Fleming, commutation	2.00
	10.	K. B. Johnson, wood	16.50
	13.	O. Bradley & Bro., wood	8.40
		K. B. Johnson, wood	9.00
	18.	J. M. Fleming, commutation	1.00
	23.	K. B. Johnson, wood	8.25
	29.	Ed. Gay, expenses	1.15
	31.	K. B. Johnson, wood	11.62
		O. Bradley & Bro., wood	8.40
June	2.	C. T. Bailey, postmaster, stamps	4.00
	5.	J. S. Mann, expenses	15.50
	6.	O. Bradley & Bro., wood	7.70
		K. B. Johnson, wood	8.25
	13.	W. R. Campbell, expenses	6.10
		A. J. Hinton, butter	1.40
		S. M. Wheeler, reward	31.55
	15.	J. M. Fleming, commutation	16.00
	21.	O. Bradley & Bro., wood	8.04
		K. B. Johnson, wood	16.50
	24.	J. N. Waddell, expenses	5.85
	26.	J. S. Mann, expenses	27.40
		J. M. Fleming, commutation	4.00
	27.	B. F. Burrow, wages	1.16
	29.	J. A. Williams & Bro., wood	8.45
July	3.	J. S. Mann, expenses	9.60

1905.

July	3.	K. B. Johnson, wood	$ 8.25
	5.	C. T. Bailey, postmaster, box rent and stamps	5.50
	6.	K. B. Johnson, wood	9.00
	11.	J. N. Woodell, expenses	2.95
	14.	O. Bradley & Bro., wood	8.40
		K. B. Johnson, wood	9.00
	19.	E. T. Smith, expenses	21.70
		O. Bradley & Bro., wood	8.40
		K. B. Johnson, wood	9.00
	31.	K. B. Johnson, wood	6.00
		J. A. Williams & Bro., wood	26.65
		C. T. Bailey, postmaster, stamps	4.00
Aug.	1.	J. A. Williams & Bro., wood	16.90
		J. S. Mann, expenses	3.45
	3.	N. O'Berry, account	20.59
	5.	C. T. Bailey, postmaster, envelopes	42.80
		H. D. McLean, wood	16.50
	12.	H. D. McLean, wood	8.25
		K. B. Johnson, wood	16.50
	15.	J. M. Fleming, commutation	7.00
	21.	J. A. Williams & Bro., wood	22.75
		K. B. Johnson, wood	8.25
		J. E. Hoskins, expenses	25.00
	28.	Fred H. Mills, Rev. J. L. Milligan	5.00
	29.	J. A. Williams & Bro., wood	7.15
		K. B. Johnson, wood	29.25
	31.	O. Bradley & Bro., wood	7.70
Sept.	1.	J. M. Fleming, commutation	3.00
	4.	C. T. Bailey, postmaster, stamps	4.00
	13.	K. B. Johnson, wood	16.50
	15.	K. B. Johnson, wood	8.25
	19.	O. Bradley & Bro., wood	7.70
		J. M. Fleming, expenses	3.85
	23.	J. M. Fleming, painting stack	3.00
	26.	H. D. McLean, wood	8.25
		K. B. Johnson, wood	16.50
	27.	J. M. Fleming, commutation	19.00
	30.	C. T. Bailey, postmaster, stamps	4.00
Oct.	7.	C. T. Bailey, postmaster, box rent	1.50
		G. M. Lindsey, chickens	3.50
		H. D. McLean, wood	8.25
	9.	K. B. Ewing, peas	27.00
	10.	H. D. McLean, wood	8.25
	13.	K. B. Johnson, wood	8.25
	16.	C. T. Bailey, postmaster, stamps	4.00
		G. P. Crutchfield, reward	18.85

1905.			
Oct.	16.	K. B. Ewing, reward	$ 28.25
	20.	H. D. McLean, wood	8.25
	23.	J. M. Fleming, commutation	4.00
	25.	J. M. Fleming, expenses	2.96
Nov.	1.	Gilbert & Sessoms, wood	61.75
	2.	J. A. Williams & Bro., wood	8.78
	3.	J. M. Fleming, commutation	11.00
		A. T. Allen, wages	2.66
	9.	K. B. Johnson, wood	7.50
	27.	Gilbert & Sessoms, wood	100.00
Dec.	1.	C. T. Bailey, postmaster, stamps	4.00
	8.	A. T. Allen, wages	4.16
		J. M. Fleming, commutation	49.00
		K. B. Johnson, wood	7.50
		O. Bradley & Bro., wood	7.70
		J. A. Williams & Bro., wood	14.40
		J. D. Ballentine, wood	17.55
		J. A. Williams & Bro., wood	1.20
		K. B. Johnson, wood	9.00
		H. D. McLean, wood	8.25
		Gilbert & Sessoms, wood	61.10
	18.	J. E. Hoskins, expenses	21.55
		Gilbert & Sessoms, wood	75.00
	27.	J. P. Byers, Prison Association	5.00
	28.	J. M. Fleming, commutation	19.00
		J. S. Mann, on expenses	2.79
			$2,050.00
1906.			
Dec.	30.	To amount received	$1,900.00
		By disbursements	1,900.00

RECEIPTS.

1906.			
Jan.	3.	To voucher No. 983	$ 300.00
Feb.	7.	To voucher No. 1063	500.00
Mch.	7.	To voucher No. 1145	300.00
June	6.	To voucher No. 1371	200.00
July	2.	To voucher No. 1424	200.00
Sept.	5.	To voucher No. 1559	200.00
Oct.	3.	To voucher No. 1631	200.00
			$1,900.00

DISBURSEMENTS.

1906.			
Jan.	10.	Gilbert & Sessoms, wood	$ 100.00
		H. D. McLean, wood	27.00
	29.	C. T. Bailey, postmaster, envelopes	42.80
		Bennett & Bennett, attorneys, fee and cost	86.96
		John M. Fleming, expenses	29.60
	31.	John M. Fleming, commutation	7.00
Feb.	16.	J. A. Williams & Bro., wood	9.75
	17.	Gilbert & Sessoms, wood	150.00
	22.	John M. Fleming, commutation	80.00
	23.	T. M. Arrington, expense account	14.92
	26.	K. B. Johnson, wood	9.00
Mch.	3.	J. Beale Johnson, wood	7.90
	5.	C. T. Bailey, postmaster, stamps	4.00
	6.	J. Beale Johnson, wood	6.25
	12.	J. Beale Johnson, wood	4.60
		Gilbert & Sessoms, wood	100.00
	20.	John M. Fleming, commutation	6.00
		J. Beale Johnson, wood	10.85
	22.	K. B. Johnson, wood	8.25
	23.	E. T. Scarboro, peas	25.80
	28.	John M. Fleming, expenses	2.02
	29.	K. B. Johnson, wood	9.00
		J. Beale Johnson, wood	6.80
	31.	John M. Fleming, leather	4.68
	31.	R. O. Riddick, expenses	4.00
April	3.	C. T. Bailey, postmaster, stamps and box rent	5.50
	11.	Gilbert & Sessoms, wood	33.65
	14.	C. M. Griffin, services	5.00
	17.	J. Beale Johnson, wood	7.25
	19.	John M. Fleming, express	1.00
		J. Beale Johnson, wood	6.92
	23.	G. C. Hayes, expenses	25.00
	30.	J. Beale Johnson, wood	3.85
		O. Bradley & Bro., wood	19.25
		Gilbert & Sessoms, wood	24.75
		J. A. Williams & Bro., wood	9.10
		H. D. McLean, wood	15.00
		G. W. Goodwin, reward	10.00
May	1.	The Trade Journal, subscription	1.00
	2.	C. T. Bailey, postmaster, stamps	4.00
	5.	Veasey Mattress Company, shucks	4.38
	7.	John M. Fleming, account	3.00
	8.	J. Beale Johnson, wood	3.67
		O. Bradley & Bro., wood	7.35

1906.

May	8.	John M. Fleming, commutation	$ 16.00
		A. S. Foreman, fish	9.45
	12.	J. Beale Johnson, wood	4.90
	21.	John M. Fleming, express	2.00
		J. A. Williams & Bro., wood	10.72
	22.	C. T. Bailey, postmaster, postage	8.00
	23.	A. S. Foreman, fish	8.83
	24.	John M. Fleming, commutation	32.00
June	4.	Crowder & Rand, salt	.50
		J. A. Williams & Bro., wood	20.15
		H. D. McLean, wood	9.00
		O. Bradley & Bro., wood	15.75
	5.	A. S. Foreman, fish	9.20
	6.	St. Augustine School, brick	8.40
	19.	O. Bradley & Bro., wood	8.40
		J. Beale Johnson, wood	9.97
		Gilbert & Sessoms, wood	7.50
		K. B. Johnson, wood	9.00
	20.	A. S. Foreman, fish	9.50
	22.	C. T. Bailey, postmaster, envelopes	42.80
	26.	J. M. Fleming, commutation	18.00
	27.	J. M. Fleming, express	2.00
	28.	G. C. Hayes, stamps	4.00
	30.	A. S. Foreman, fish	15.00
		T. M. Arrington, account	7.26
July	2.	W. S. Cox, expenses	26.80
	5.	J. M. Fleming, express	1.00
		G. C. Hayes, box rent	1.50
	6.	Mrs. E. Grimes, straw	2.50
	11.	J. M. Fleming, express	2.00
	14.	J. M. Fleming, express	1.00
	24.	O. Bradley & Bro., wood	8.40
	26.	J. S. Poythress, expenses	35.20
	27.	G. C. Hayes, stamps	4.00
Aug.	1.	J. M. Fleming, express	2.00
	6.	T. H. Vannoy, expenses	18.50
	13.	N. M. Thornton, reward	23.40
	15.	J. M. Fleming, commutation	58.00
	16.	T. M. Arrington, account	16.73
	21.	C. D. Franke & Co., needles	1.10
	22.	D. C. Mull, expenses	3.55
		J. P. High, expenses	8.60
	23.	H. H. Honeycutt, express	2.00
	29.	H. H. Honeycutt, express	2.00
Sept.	4.	G. C. Hayes, postage	4.00
	10.	J. E. Hoskins, commutation	19.00

1906.				
Sept.	11.	T. M. Arrington, expenses	$	3.83
	12.	J. M. Fleming, commutation		12.00
	25.	J. M. Fleming, commutation		13.00
		J. S. Mann and T. M. Arrington, expenses to Prison Congress		152.00
	29.	T. M. Arrington, account		5.50
Oct.	2.	D. C. Mull, expenses		4.30
	22.	J. T. Thomasson, reward		51.40
Nov.	6.	Armour & Co., error		.85
	22.	W. G. Briggs, postmaster, stamped envelopes		42.80
Dec.	1.	J. M. Fleming, commutation		10.00
	4.	W. G. Briggs, postmaster, stamps		4.00
	10.	Jim Hudson, wages		21.00
	11.	C. E. Branton, wages		7.50
	22.	J. M. Fleming, commutation		10.00
		J. M. Fleming, expenses		3.05
	27.	G. C. Hayes, postage		8.00
	28.	J. M. Fleming, fenders		3.65
	29.	J. M. Floyd, wages		1.00
		T. W. Shearin, wages		1.00
		W. A. Smith, wages		1.00
		J. S. Mann, Superintendent, balance		67.66
				$1,900.00

DANGEROUS INSANE DEPARTMENT.

1904.				
Dec.	1.	To balance	$ 15.89	
		To appropriation	5,000.00	
				$5,015.89
1905.				
Nov.	30.	By disbursements	$4,961.41	
		By balance	54.48	
				$5,015.89
1905.				
Dec.	1.	To balance	$ 54.48	
		To appropriation	5,000.00	
				$5,054.48
1906.				
Nov.	30.	By disbursements	$4,957.91	
		By balance	96.57	
				$5,054.48

DISBURSEMENTS.

1904.	*Voucher Number.*		
Dec. 5.	1.	Young & Hughes, heating	$ 154.75
1905.			
Jan. 2.	2.	J. R. Ferrall & Co., groceries	10.28
	3.	Walter Woollcott, cotton	1.65
	4.	The State's Prison, supplies	44.80
	5.	A. Dughi, confections	26.13
	6.	Pay-roll	137.51
	7.	W. R. Crawford, beef	35.70
	8.	C. D. Arthur, fish	16.20
Feb. 1.	9.	Walter Woollcott, dry goods	14.70
	10.	Institution Deaf, Dumb and Blind, brooms	2.50
	11.	Dewar & Wilder, groceries	31.12
	12.	B. W. Upchurch, groceries	1.65
	13.	C. A. Norris, meal	11.34
	14.	W. A. Myatt, snuff	2.85
	15.	S. C. Pool, shoes	18.75
	16.	The State's Prison, supplies	85.42
	17.	Pay-roll	137.51
	18.	W. R. Crawford, beef	33.30
	19.	C. D. Arthur, fish	14.40
Mch. 1.	20.	W. A. Myatt, beans	11.83
	21.	Thos. H. Briggs & Sons, buckets	.85
	22.	C. A. Norris, flour	32.00
	23.	Dewar & Wilder, baking powders	3.27
	24.	B. W. Upchurch, grits	2.08
	25.	Swift & Co., lard	18.61
	26.	Johnson & Johnson, coal	24.06
	27.	Walter Woollcott, cotton	2.20
	28.	Pay-roll	137.15
	29.	The State's Prison, supplies	136.64
	30.	W. R. Crawford, beef	31.50
	31.	C. D. Arthur, fish	14.40
April 5.	32.	Thos. H. Briggs & Sons, locks	2.35
	33.	Dewar & Wilder, grits	1.50
	34.	C. A. Norris, flour	32.00
	35.	W. A. Myatt, groceries	2.69
	36.	W. H. King Drug Company, brushes	.66
	37.	Walter Woolcott, dry goods	14.05
	38.	W. A. Myatt, coffee	13.34
	39.	S. C. Pool, shoes	17.50
	40.	The State's Prison, supplies	96.01
	41.	Pay-roll	137.51
	42.	W. R. Crawford, beef	37.50

1905.	Voucher Number.		
April 5.	43.	C. D. Arthur, fish	$ 10.80
May 3.	44.	Swift & Co., potatoes	15.00
	45.	Dewar & Wilder, flour	10.85
	46.	W. A. Myatt, beans	6.00
	47.	C. A. Norris, groceries	19.50
	48.	Thos. H. Briggs & Sons, scales	3.50
	49.	Walter Woollcott, dry goods	11.61
	50.	J. R. Ferrall & Co., meal	6.45
	51.	George Marsh & Co., crackers	1.33
	52.	W. R. Crawford, beef	50.10
	53.	C. D. Arthur, fish	14.40
	54.	The State's Prison, supplies	73.88
	55.	Pay-roll	137.15
June 7.	56.	S. C. Pool, shoes	22.00
	57.	J. E. Pogue, tobacco	7.00
	58.	Institution Deaf, Dumb and Blind, brooms	2.50
	59.	Walter Woollcott, dry goods	18.24
	60.	Crowder & Rand, snuff	3.25
	61.	George Marsh & Co., starch	2.15
	62.	C. A. Norris, meal	10.34
	63.	W. B. Mann, hams	6.74
	64.	Dewar & Wilder, baking powders	3.27
	65.	W. A. Myatt, flour	14.85
	66.	The State's Prison, supplies	70.22
	67.	Johnson & Johnson, ice	2.00
	68.	C. D. Arthur, fish	16.20
	69.	W. R. Crawford, beef	33.60
	70.	Pay-roll	137.18
July 5.	71.	W. A. Myatt, groceries	70.79
	72.	Walter Woollcott, cotton	1.75
	73.	W. B. Mann, hams	7.34
	74.	Whiting Bros., hats	10.00
	75.	C. A. Norris, grits	1.80
	76.	Thos. H. Briggs & Sons, hardware	4.55
	77.	The State's Prison, supplies	101.87
	78.	C. D. Arthur, fish	16.20
	79.	W. R. Crawford, beef	38.20
	80.	Pay-roll	150.81
	81.	Johnson & Johnson, ice	4.00
Aug. 2.	82.	C. A. Norris, groceries	30.58
	83.	Walter Woollcott, cotton	2.00
	84.	Crowder & Rand, salt	1.00
	85.	W. R. Crawford, beef	33.60
	86.	Pay-roll	137.18
	87.	The State's Prison, supplies	90.50

1905.		Voucher Number.		
Aug.	2.	88.	C. D. Arthur, fish	$ 14.40
		89.	B. W. Upchurch, crackers	2.10
		90.	Johnson & Johnson, ice	2.00
Sept.	5.	91.	B. W. Upchurch, grits	1.65
		92.	W. B. Mann, hams	7.12
		93.	George Marsh & Co., meal	11.36
		94.	Walter Woollcott, dry goods	9.85
		95.	W. A. Myatt, groceries	33.13
		96.	C. A. Norris, flour	23.50
		97.	The State's Prison, supplies	85.99
		98.	Pay-roll	137.50
		99.	W. R. Crawford, beef	35.70
		100.	C. D. Arthur, fish	16.20
		101.	Perry & Rosenthal, shoes	10.30
		102.	Johnson & Johnson, ice	2.00
		103.	W. B. Mann, grits	2.78
		104.	J. R. Ferrall & Co., rice	3.00
		105.	C. A. Norris, groceries	23.15
	20.	106.	J. R. Rogers, envelopes	10.60
		107.	W. A. Myatt, groceries	4.44
		108.	Institution Deaf, Dumb and Blind, brooms	2.50
		109.	A. B. Stronach Company, dry goods	44.89
		110.	Thos. H. Briggs & Sons, hardware	6.40
		111.	George Marsh & Co., lard	18.75
		112.	A. B. Stronach Company, flannel	4.64
		113.	W. H. King Drug Company, drugs	13.50
	30.	114.	Pay-roll	140.65
		115.	The State's Prison, supplies	243.74
		116.	Johnson & Johnson, coal	60.52
		117.	C. D. Arthur, fish	16.20
		118.	W. R. Crawford, beef	37.80
Oct.	18.	119.	Johnson & Johnson, ice	4.00
		120.	J. R. Ferrall & Co., coffee	14.81
		121.	George Marsh & Co., hams	9.36
		122.	W. A. Myatt, flour	20.25
		123.	Dewar & Wilder, grits	2.93
		124.	A. B. Stronach Company, dry goods	2.90
		125.	Perry & Rosenthal, shoes	28.60
		126.	Walter Woollcott, dry goods	113.15
		127.	W. A. Myatt, groceries	8.37
		128.	S. C. Pool, shoes	18.75
Nov.	8.	129.	D. Appleton & Co., books	7.50
		130.	The State's Prison, supplies	116.89
		131.	Pay-roll	142.17
		132.	W. R. Crawford, beef	33.60

	Voucher Number.		
1905.			
Nov. 8.	133.	C. D. Arthur, fish	$ 14.40
	134.	Johnson & Johnson, ice	2.00
30.	135.	Johnson & Johnson, coal	22.42
	136.	Blair & Healy, molasses	9.72
	137.	Perry & Rosenthal, shoes	27.30
	138.	Dewar & Wilder, groceries	1.60
	139.	C. A. Norris, groceries	31.45
	140.	W. A. Myatt, groceries	17.99
	141.	Pay-roll	133.48
	142.	The State's Prison, supplies	146.96
	143.	W. R. Crawford, beef	31.50
	144.	C. D. Arthur, fish	16.20
			$4,961.41
1906.			
Jan. 3.	145.	Thos. H. Briggs & Sons, hardware	$ 3.80
	146.	C. A. Norris, groceries	36.85
	147.	W. A. Myatt, groceries	17.48
	148.	Dewar & Wilder, groceries	2.83
	149.	J. R. Ferrall & Co., groceries	15.75
	150.	State's Prison, supplies	77.38
	151.	C. D. Arthur, fish	9.00
	152.	W. R. Crawford, beef	31.50
	153.	Pay-roll	137.51
	154.	J. R. Rogers, envelopes	10.60
	155.	Boylan-Pearce Company, cotton	1.90
Feb. 7.	156.	Armour & Co., lard	17.62
	157.	Dewar & Wilder, grits	1.60
	158.	Thos. H. Briggs & Sons, hardware	2.00
	159.	Boylan-Pearce Company, dry goods	3.60
	160.	W. A. Myatt, peas	4.54
	161.	C. A. Norris, groceries	26.29
	162.	State's Prison, supplies	77.42
	163.	Pay-roll	137.51
	164.	W. R. Crawford, beef	60.70
	165.	Edwards & Broughton, printing	3.25
Mch. 7.	166.	C. A. Norris, flour	22.15
	167.	W. A. Myatt, groceries	32.50
	168.	Crowder & Rand, salt	1.00
	169.	George Marsh & Co., groceries	8.40
	170.	Thos. H. Briggs & Sons, hardware	.60
	171.	J. R. Ferrall & Co., coffee	15.31
	172.	Dewar & Wilder, cheese	5.36
	173.	Institution Deaf, Dumb and Blind, brooms	2.50
	174.	State's Prison, supplies	93.80

1906.	*Voucher Number.*		
Mch. 7.	175.	Pay-roll	$ 139.48
	176.	W. R. Crawford, beef	33.60
April 4.	177.	J. R. Ferrall & Co., groceries	2.50
	178.	George Marsh & Co., groceries	9.25
	179.	C. A. Norris, flour	26.17
	180.	Thos. H. Briggs & Sons, hardware	5.45
	181.	W. A. Myatt, baking-powders	3.40
	182.	Boylan-Pearce Company, dry goods	2.68
	183.	State's Prison, supplies	94.66
	184.	W. R. Crawford, beef	37.80
	185.	Pay-roll	139.51
May 2.	186.	Boylan-Pearce Company, dry goods	9.57
	187.	Thos. H. Briggs & Sons, hardware	4.65
	188.	C. A. Norris, groceries	28.35
	189.	W. A. Myatt, coffee	18.10
	190.	George Marsh & Co., potatoes	4.30
	191.	J. R. Ferrall & Co., grits	2.35
	192.	C. C. Covington Company, molasses	10.08
	193.	State's Prison, supplies	92.25
	194.	Pay-roll	139.48
	195.	C. D. Arthur, fish	5.40
	196.	W. R. Crawford, beef	35.70
June 6.	197.	Johnson & Johnson, ice	6.00
	198.	Institution Deaf, Dumb and Blind, brooms	2.50
	199.	Armour & Co., lard	26.33
	200.	Thos. H. Briggs & Sons, hardware	6.10
	201.	W. A. Myatt, groceries	13.15
	202.	C. A. Norris, groceries	25.30
	203.	Boylan-Pearce Company, dry goods	6.30
	204.	Dewar & Wilder, salt	1.04
	205.	J. R. Rogers, stamped envelopes	10.60
	206.	A. B. Stronach Company, cloth	12.55
	207.	W. R. Crawford, beef	37.80
	208.	J. R. Ferrall & Co., eggs	1.32
	209.	State's Prison, supplies	102.17
	210.	Pay-roll	157.51
July 2.	211.	W. A. Myatt, groceries	29.37
	212.	Joseph E. Pogue, tobacco	6.37
	213.	Thos. H. Briggs & Sons, hardware	2.95
	214.	W. B. Mann, groceries	4.55
	215.	C. A. Norris, groceries	28.18
	216.	State's Prison, supplies	104.50
	217.	Pay-roll	157.48
	218.	W. R. Crawford, beef	35.70
Aug. 1.	219.	W. B. Mann, hams	7.65

1906.	*Voucher Number.*		
Aug. 1.	220.	W. A. Myatt, chickens	$ 4.50
	221.	George Marsh & Co., groceries	15.73
	222.	Crowder & Rand, flour	16.80
	223.	C. A. Norris, groceries	16.62
	224.	Johnson & Johnson, ice	4.00
	225.	Boylan-Pearce Company, dry goods	6.25
	226.	Pay-roll	157.51
	227.	W. R. Crawford, beef	10.50
	228.	State's Prison, supplies	113.40
Sept. 5.	229.	W. B. Mann, groceries	2.10
	230.	C. A. Norris, groceries	25.85
	231.	Dewar & Wilder, grits	1.55
	232.	W. A. Myatt, snuff	2.02
	233.	S. C. Pool, shoes	47.25
	234.	Swift & Co., lard	25.93
	235.	Crowder & Rand, soda	2.10
	236.	Johnson & Johnson, coal	42.04
	237.	Thos. H. Briggs & Sons, hardware	1.80
	238.	A. B. Stronach Company, dry goods	7.77
	239.	State's Prison, supplies	221.85
	240.	W. R. Crawford, beef	18.90
	241.	Pay-roll	170.84
	242.	Crowder & Rand, groceries	23.40
	243.	A. B. Stronach Company, cotton	2.00
	244.	C. A. Norris, groceries	24.96
	245.	W. A. Myatt, coffee	7.50
Oct. 3.	246.	Blair & Healey, molasses	9.72
	247.	W. A. Myatt, groceries	11.59
	248.	Thos. H. Briggs & Sons, hardware	7.70
	249.	Johnson & Johnson, coal	29.75
	250.	State's Prison, supplies	201.20
	251.	Pay-roll	157.48
	252.	W. R. Crawford, beef	35.70
	253.	Johnson & Johnson, ice	8.00
	254.	C. A. Norris, groceries	21.23
	255.	W. A. Myatt, groceries	17.41
Nov. 1.	256.	C. A. Norris, grits	1.50
	257.	A. B. Stronach Company, dry goods	22.25
	258.	Hunter Bros. & Brewer Company, dry goods	186.73
	259.	Pay-roll	157.51
	260.	State's Prison, supplies	210.94
	261.	W. R. Crawford, beef	35.70
30.	262.	Thos. H. Briggs & Sons, hardware	1.45
	263.	George Marsh & Co., groceries	14.00
	264.	C. A. Norris, groceries	15.20

1906.	*Voucher Number.*		
Nov. 30.	265.	W. A. Myatt, groceries	$ 5.77
	266.	Dewar & Wilder, groceries	10.83
	267.	The State's Prison, supplies	125.50
	268.	Pay-roll	157.48
	269.	Johnson & Johnson, ice	2.00
	270.	J. R. Rogers, envelopes	10.60
	271.	W. R. Crawford, beef	33.60
	272.	Johnson & Johnson, ice	4.00
			$4,957.91

BIENNIAL REPORT

OF THE

STATE LIBRARIAN

FOR THE

TWO FISCAL YEARS ENDING NOV. 30, 1906.

RALEIGH:
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS.
1906.

RALEIGH, N. C., December 1, 1906.

To His Excellency, ROBERT B. GLENN,

Governor and ex officio Chairman of the Board of Trustees of the North Carolina State Library.

DEAR SIR:—As State Librarian, I have the honor to present to you, as Chairman of the Board of Trustees of the State Library, my Biennial Report of the transactions of this office for the two years ending November 30, 1906.

Respectfully submitted,

MILES O. SHERRILL,
Librarian.

BIENNIAL REPORT

OF THE

STATE LIBRARIAN

FOR THE

TWO FISCAL YEARS ENDING NOV. 30, 1906.

To the HON. ROBERT B. GLENN, *Governor;* HON. J. BRYAN GRIMES, *Secretary of State, and* HON. J. Y. JOYNER, *Superintendent of Public Instruction, as Trustees of the State Library.*

GENTLEMEN:—I have the honor to submit to you my report of the years 1905 and 1906, showing the additions made to the Library during that period by purchase, exchange, and donations; also books disposed of as provided for by law.

The change in classifying and cataloguing the books to the Dewey system seems to be appreciated by the public.

By an act of the General Assembly of 1901 the State Librarian, Superintendent of Public Instruction, with three other persons to be selected by the Trustees, shall constitute a committee to purchase books for the State Library, to serve without compensation. The Trustees appointed Chief Justice Clark, Prof. D. H. Hill of the Agricultural and Mechanical College, and Prof. E. P. Moses, Superintendent of the Graded Schools of Raleigh, N. C. There has been no change in the committee.

A subcommittee, consisting of Professors Hill and Moses, was appointed to assist the Librarian in securing all books, booklets, and pamphlets written by North Carolinians. We have succeeded beyond our expectation. We ask the coöperation of all friends of our State to aid us in recovering books, booklets, pamphlets, speeches, and addresses made by North Carolinians in the past.

By act of the General Assembly of 1901, I arranged the east wing of the Library as a *Reading-room for the Colored People,* so that the races can have separate apartments. This was effected without any expense to the State, and works admirably.

I will repeat here extracts from my last report:

"The Library has been reclassified according to the Dewey Decimal Classification, and has been catalogued by the card system, which is used now in all libraries of any size. The cards are placed in a cabinet of drawers in alphabetical order. The cabinet faces the door of the main library-room, where all can see it. Every book in the main library is now represented in the catalogue by one or more cards giving the author, title, subject, place and date of publication, number and size of volumes, and also the exact locality of the work upon the shelves.

"The books are divided under the following general heads, viz.: Reference-books, Fiction, Collective Biography, Biography, Philosophy, Religion, Sociology, Philology, Natural Science, Useful Arts, Fine Arts, Literature, Description, Travel, and History."

COLONIAL AND STATE RECORDS.

To the present time there has been issued 24 volumes of the Colonial and State Records. The general public does not seem to realize the great value of these books. North Carolinians do not seem to appreciate the Regimental Histories of the War of 1861-'65 as we desire they should, for in these histories is recounted the grandest achievements of the greatest citizen-soldiery the world has ever witnessed; and yet, at the time of writing this report, I am selling but few of the North Carolina Regimental Histories. In order to get these books into the hands of our people, by direction of the Board of Trustees, I have shipped out to the public schools in various counties 1,980 copies of the Regimental Histories, with others to follow. I had, previous to this,

sent out a set of five volumes to each Superior Court Clerk's office in North Carolina—in all, 485 copies. Also sent a set to each of the colleges and public libraries. We wish a set could be placed in every North Carolina home. Since our last report, in addition to the Colonial and State Records sent out to colleges, libraries, and individuals, we have sent to each county in North Carolina, to be kept in the Superior Court Clerk's office for the benefit of the public, volumes 23, 24, and 26 of State Records—in all, 291 volumes. There will be two more volumes, viz., 22 and 25, together with the index volume for the whole set. If our people in the various counties will visit the Clerk's office of their county, they will be astonished at the important history stored away there, but seldom used.

ACCOUNT OF SALES.

Since my last report, I have paid to the Treasurer of North Carolina from the sale of books as follows, to-wit:

Moore's Roster	$	.90
Colonial and State Records		439.47
North Carolina Regimental Histories		303.30
Total	$	743.67

PORTRAITS, PICTURES, AND MAPS.

Since my last report, the following portraits of distinguished North Carolinians have been added to the already large and valuable collection on hand: A large life-size portrait of the Hon. John H. Bryan, a distinguished lawyer, legislator, and Congressman, the grandfather of our genial and efficient Secretary of State, through whom the family have presented the portrait to North Carolina. A life-size portrait of Charles D. McIver of North Carolina, the distinguished educator, placed in the State Library by his bosom friend and co-laborer, the Hon. J. Y. Joyner, the worthy and efficient Superintendent of Public Instruction of North Carolina. (This portrait belongs to the Teachers' Assembly of North Carolina).

We have also received a large number of small portraits of distinguished North Carolinians as follows: Governor John M. Morehead, Henry Groves Connor, legislator and jurist; George Davis, lawyer, Senator in Confederate Congress, and Attorney-General in the Confederate Cabinet: Robert F. Hoke, Major General Confederate Army; Samuel A. Ashe, a Captain in Confederate Army, author, etc.; Kerr Craige, Captain in Confederate Army and lawyer—declined a nomination for Congress when it was equal to an election—was Collector of the Fifth District and Third Assistant Postmaster General of the United States; Dr. Kemp P. Battle, ex-Treasurer of North Carolina and ex-President of the University of North Carolina; Dr. C. H. Wiley, the champion of the common school system in North Carolina; Mrs. Cornelia P. Spencer, teacher and author. Also a portrait of Daniel Boone, the pioneer.

Several of the above portraits were presented to the State Library by the indefatigable Charles L. VanNoppen, the enterprising publisher of that valuable work, Biographical History of North Carolina.

Only a few maps added since last report. Each county in North Carolina ought to have maps of the county made and send a copy to the Library, for often strangers call and inquire for maps of certain counties; hence the county misses the opportunity of being advertised.

JAMES HASSEL LIBRARY.

During the past year a very old and antique library, consisting of four hundred and twenty volumes, belonging to Commander Albert Anderson, United States Navy, Wilmington, N. C., has been loaned to the State Library through Col. Fred A. Olds, the energetic and untiring Secretary of the Chamber of Commerce, Raleigh, N. C. This Library is the property of the James Hassel estate, Wilmington, N. C., and was found in an old unoccupied house by Commander Albert Anderson and Col. Fred A. Olds.

I desire to call attention to the valuable assistance rendered me by my efficient Assistant Librarian, Miss Carrie Broughton, and the meager salary she is receiving. I will state that the State Library is in much better condition than it ever has been; and this is due mainly to the efficiency of Mr. Edward Forest Lewis, Acting Janitor, who takes pride in keeping the Library clean. He should be better compensated for the work performed.

ARCHIVIST OR HISTORIAN.

I recommend that an Archivist or Historian be appointed or elected, whose duty it shall be to take charge of all the old bills, petitions, and letters, now on file in the Capitol, which have been accumulating for more than one hundred years, and that the same be arranged and properly labeled, and that a proper place be provided for them, where they can be "come-at-able" when needed.

LIBRARY BUILDING.

I desire to call especial attention to the condition of the building in which the State and Supreme Court Libraries are located. The building was constructed on a cheap plan, and is liable to be destroyed by fire at any time. For want of room the basement has to be utilized for the storage of books and papers for the State, which of course augments the danger of fire. The two libraries are worth many thousands of dollars, and should by all means be in a fire-proof building. The State, of course, pays insurance on all books and bound newspapers, which is proper; but if the books and bound newspapers were destroyed, many of them could not be replaced under any circumstances for love or money. To provide a fire-proof building in order to save what the State now has is one of the most important things that the Legislature can consider. To defer it might bring disaster and great loss.

MAGAZINES.

The following magazines are received at the Library, to-wit:

Arena, Atlantic Monthly, Bookman, Cosmopolitan, Forum, Harper's Monthly, McClure's, Munsey, Ladies' Home Journal, Popular Science Monthly, Public Opinion, Literary Digest, North American Review, Review of Reviews, Scribner, Country Life, World's Work, South Atlantic Quarterly (Durham, N. C.), Trinity Archive, University Magazine, Wake Forest Student, Outlook, State Normal Magazine, American Historical Review, Johns Hopkins University Studies, The Merchants Journal of Commerce (Raleigh, N. C.), Southern Furniture Journal (High Point), Southern Farm Magazine, Southern History Association, Confederate Veteran, Youth's Companion, Collier's Weekly, Scientific American, and The Nation.

Some of the above are donated. Nearly all are bound in book form and placed in the library for future use.

NEWSPAPERS DONATED—DAILIES.

Asheville Citizen, Charlotte News, Charlotte Observer, Concord Tribune, Durham Herald, Daily Journal (Winston), Daily Record (Greensboro), Goldsboro Argus, News and Observer (Raleigh), The Raleigh Times, Winston Sentinel, Wilmington Messenger, Industrial News, Economist, and Richmond Times-Dispatch.

WEEKLIES AND SEMI-WEEKLIES DONATED.

American Agriculturist (N. Y.), Southern and Western Textile Excelsior (Charlotte, N. C.), Southern Milling and Lumber Co. (Wilmington, N. C.), Morganton Herald, Newton Enterprise, Lenoir Topic, Fayetteville Observer, Tar Heel, Statesville Landmark, Biblical Recorder, North Carolina Baptist, Gold Leaf, Argus, Reidsville Review, New Bern Journal, Orphan's Friend, Cleveland Star, Tarborough Southerner, Polk County News, Washington Progress, East-

ern Reflector, Christian Sun, Christian Advocate (Nashville, Tenn.), N. C. Christian Advocate, Raleigh Christian Advocate, Presbyterian Standard, Wilson Times, Commonwealth, Watauga Democrat, Smithfield Herald, Davidson Dispatch, Eastern Courier, Franklin Times, Concord Times, Webster's Weekly, Union Republican, Farmer and Mechanic, North Carolinian (Raleigh, N. C.), Progressive Farmer, Caucasian, Windsor Ledger, Graphic, Messenger and Intelligencer, High Point Enterprise, Roanoke-Chowan Times, The Commoner, Charity and Children, Madison County Record, The Business Guide (Winston, N. C.), Anglo-Saxon, Carthage Blade, Williamston Enterprise, the Warrenton Record, Greensboro Patriot, Robesonian, North Carolina Journal of Education, Trinity Chronicle (Durham, N. C.), Durham Recorder, Labor News, Montgomerian, Southern Laconic, Raleigh Enterprise, North State, Sylvan Valley News, French Broad Hustler, Catawba County News, Mocksville Courier, Thomasville Times, Hickory Democrat, The Hornet.

The papers published in the State are bound in book form and placed in the Library. I repeat here what I stated in a former report: "In behalf of the State I extend thanks to the editors and proprietors of the newspapers thus furnished to the reading public gratis. The newspapers are a power in educating the masses, and the people of our State should appreciate them."

Some papers have discontinued since our last report, others have been added to the list. During the past two years the Library has been well patronized by schools, colleges, and individuals, more especially books of reference and periodicals. We have a great many letters of inquiry from other States.

MORE ROOM NEEDED.

I beg to repeat with *emphasis* what I stated in my former report as to the necessity for more room. Books are on the floor of the east wing, and also on the fourth floor of the same, also hundreds of books in the basement of the Agricultural

Building for want of a suitable place to store them. It is not necessary or practicable to add to the Library building, but it is necessary that an office be provided for the Bureau of Labor Statistics and Printing, which now occupies part of the east wing of the Library building. During the administration of Governor Carr, for want of a proper place for an office for the Commissioner of Labor, a part of the east wing of the State Library was taken for the purpose as above stated. This was a mistake, now patent to all, because it deprives the State Library of the room it so badly needs, and at the same time the office of the Labor Commissioner is entirely too small for that department. He has books in the basement and on the fourth floor of the Library, and all books in either of the basements are being more or less damaged all the while. The rapid increase in every department in our State makes it absolutely necessary for additional buildings wherein to store the books and other public records belonging to the State.

There is absolutely no suitable place for legislative files. The great State of North Carolina should no longer neglect this important matter.

I take this occasion to thank the Board of Trustees for their encouragement, assistance, and uniform kindness to me during the past two years.

In the management of the Library I have been diligent in looking after the interests of the State, as well as of individuals.

Respectfully submitted,

MILES O. SHERRILL,
State Librarian.

For list of books, etc., received the past two years, see Appendix, as a part of this report.

APPENDIX.

The following list shows the number of books, etc., that have been purchased since November 26, 1904:

Writings of Thomas Jefferson..... 3 vol.
Reason Why the Negro Should Remain in the South, by J. W. Byrd ..... 2 pam.
Cosmopolitan and Twentieth Century Home.....
Palace of the Heart, by Miss Gee..... 1 vol.
Watchers of the Hearth, by Professor Sledd..... 1 vol.
Recollections of Gen. R. E. Lee, by Robert E. Lee, his son.... 1 vol.
Biographical History of North Carolina..... 1 vol.
United States of America, The Progress of, by Dr. R. S. Fisher.. 1 vol.
Munsey's Magazine, Bookman, Popular Science Quarterly, Ladies' Home Journal, Literary Digest, The Nation, Atlantic Monthly, Harper's Monthly, McClure's Magazine, World's Work, Scribner's Magazine, Current Literature, Public Opinion, Review of Reviews, Everybody's.....
Imported Americans, by Broughton and Brandenburg..... 1 vol.
Physical Training for Children, by Hancock..... 1 vol.
A Journey in the Seaboard States, by E. L. Olmstead..... 2 vol.
The Barony of The Rose, by Grace Reid..... 1 vol.
Handbook of North Carolina Methodists, by Dr. Ivey..... 2 vol.
The Scattered Nation, by Governor Z. B. Vance..... 1 vol.
God's Good Man, by Marie Correlli..... 1 vol.
Scientific American..... 1 vol.
China's Business Methods and Policy, by T. R. Jernigan..... 1 vol.
World Almanac..... 1 vol.
A Miscellaneous Essay, by Dr. L. Pierce..... 1 pam.
What Books Shall I Buy? by Dr. Tillett..... 1 pam.
Conan Doyle's Best Books..... 3 vol.
Book of Drawing, by Frost..... 1 vol.
72 weeks' subscription to Collier's Weekly.....
The Opening of Tibet, by Percival London..... 1 vol.
North American Review from March, 1905-1906.....
1 year's subscription to Arena.....
Carolina Map..... 1 map.
Hugh Williamson, Observations on Climate..... 1 vol.
History of the Confederate Memorial Association of the South.. 1 vol.
Jurisdiction and Procedure of the United States Court, by Harris Taylor..... 1 vol.
Thomas Hariot and His Associates, by Henry Stevens..... 1 vol.

Hariot's Report of Virginia, 1588 ..... 1 vol.
Reminiscences of Peace and War, by Mrs. Roger A. Pryor ..... 1 vol.
A Diary from Dixie, by Mary Chestnut ..... 1 vol.
Southern History Association, 1 year's subscription .....
Macmillan Company, Journal of Archaeology ..... 1 vol.
First North Carolina Reunion, Greensboro, October 11-13 ..... 1 vol.
Twentieth Century City, by Josiah Strong ..... 1 vol.
Social Contrast, by J. J. Rousseau ..... 1 vol.
Through Town and Jungle, by W. Hand and Fanny B. Workman 1 vol.
A Naturalist in Guiana, by Eugene Andre ..... 1 vol.
Along the Nile with General Grant, by E. E. Farmham ..... 1 vol.
American Problems, by J. A. Vance ..... 1 vol.
The Color Line, by William B. Smith ..... 1 vol.
Historic Highways of America, by A. B. Hulbert .....16 vol.
Jewish Encyclopedia ..... 9 vol.
Volumes I and II Hathaway's Register, received from binder .... 2 vol.
Sound and River Cities of North Carolina, by Nowitzky ..... 1 vol.
Scriptural Views of National Trials, by Rev. C. H. Wiley ..... 1 pam.
Life and Character of Rev. T. G. Lowe, by Kingsbury ..... 1 pam.
Historical Sketch of Third Creek Church, by Ramsay ..... 1 pam.
Reminiscences of Randolph County, by J. A. Blair ..... 1 pam.
Naomi Wise, or the Wrongs of a Beautiful Girl, by Dr. Craven 1 pam.
The Eyrie and other Southern Stories, by Miss B. F. Pool ..... 1 vol.
Rev. George W. Pepper, Address of, in Raleigh, 1867 ..... 1 pam.
Ye Olde Bath Town, 1705-1905, by Miss Lila Rodman ..... 1 pam.
Whitaker's Reminiscences, by Rev. R. H. Whitaker ..... 2 vol.
Directory of Raleigh, 1905-'06 ..... 1 vol.
Jewish Encyclopedia ..... 1 vol.
York's Calculator and North Carolina Regiments, from Hyams 2 vol.
Family Prayers, by Rev. J. W. Wellons ..... 1 vol.
Southern Wealth, by T. P. Kettell ..... 1 vol.
Methodist Armour, by Dr. Hudson ..... 1 vol.
Our Own School Grammar, by C. W. Smith ..... 1 vol.
Annals of Southern Methodism, by Dr. C. F. Deems ..... 1 vol.
The Light of the Nations, by Dr. Deems ..... 1 vol.
Centennial of Methodism, by Dr. Burkhead ..... 1 vol.
The Obedience of Faith, by Dr. Ives ..... 1 vol.
North Carolina Reader, by C. H. Wiley ..... 1 vol.
Cooleemee: A Tale of Southern Life, by Anne E. Johns ..... 1 vol.
A Reply to Fool's Errand, by W. L. Royal ..... 1 vol.
Life and Travels, by Peter Howell ..... 1 vol.
What Now? by Dr. C. F. Deems ..... 1 vol.
Life and Lectures of John Moffatt, by Rev. R. L. Abernethy .... 1 vol.
Genesis and Geology, by N. C. Hughes ..... 1 vol.
Sermons on Important Subjects, by Rev. F. Harris ..... 1 vol.
Figs and Thistles, by A. W. Tourgee ..... 1 vol.
Second Reader, by R. Sterling ..... 1 vol.

Parish Sermons, by Rev. Buxton..... 1 vol.
The Farmer's Journal, by J. F. Tompkins..... 1 vol.
Living Problems, by Thomas Dixon..... 1 vol.
Map of North Carolina, by Pearce & Williams..... 1 vol.
North Carolina Reader, by F. M. Hubbard..... 1 vol.
Life of George Whitfield, by Rev. A. S. Billingsby..... 1 vol.
A Consideration of the Sermons on the Mount, by D. H. Hill.. 1 vol.
History of the M. E. Church, by Rev. J. Paris..... 1 vol.
Devotional Melodies, by Dr. C. F. Deems..... 1 vol.
Report of Elementary Public Instruction in Europe..... 1 vol.
Confederate Veteran from May, 1905, to May, 1906..... 1 vol.
Historic Towns of Southern States..... 1 vol.
South Atlantic Quarterly from May, 1905, to May, 1906.....
The Immortal Six Hundred, by J. O. Murray..... 1 vol.
Mother's Answered Prayer, by Rev. P. H. Fleming..... 1 vol.
Everybody's Magazine from January, 1906, to January, 1907.. 1 vol.
American Historical Association..... 1 vol.
History of the United States, by James Ford Rhodes..... 1 vol.
Young Japan, by Dr. J. A. B. Sherrer..... 1 vol.
Catholicity of the Carolinas and Georgia, by Rev. John England, 1 vol.
Farmer's Journal, by Dr. Tompkins..... 1 vol.
Home Altar, by Charles F. Deems..... 1 vol.
North Carolina Sermons, by L. Branson..... 1 vol.
Self-culture, by Rev. W. M. Wingate..... 1 pam.
Southern Histories, by Prof. D. H. Hill..... 1 pam.
First Fallen Hero, Worth Bagley, by Josephus Daniels..... 1 pam.
The Necessity of Preserving History, by Col. W. H. S. Burgwyn 1 pam.
The Mode of Baptism, by L. S. Burkhead..... 1 pam.
Governor Thomas Bragg, Sketch of His Life, by P. Cowper.... 1 pam.
Rev. Joseph Caldwell Huske, Memorial of, 1897..... 1 pam.
Annual Address Before Medical Society of North Carolina, by
S. S. Satchwell..... 1 pam.
Days Long Ago, by Mrs. Sarah Elliott..... 1 pam.
Address of Hon. Engelhart..... 1 pam.
Legend of Light, by Hon. R. P. Dick..... 1 pam.
The Song of the Soldier's Home, by E. M. Waddell, 1895..... 1 pam.
Legends of American Revolution, by T. Marshall Smith..... 1 vol.
Sketch of Creek Country, by Col. Benjamin Hawkins..... 1 vol.
North Carolina University Magazine, Vol. IX..... 1 vol.
A Guide to Capitalists—North Carolina..... 1 vol.
Women of American Revolution, by Elizabeth Ellett..... 2 vol.
Writings of Thomas Jefferson..... 2 vol.
History of Methodism, by W. L. Grissom..... 1 vol.
Sidney Lanier, by Prof. Edwin Mims..... 1 vol.
Moravians in Georgia, by Miss Adaline Fries..... 1 vol.
Funeral Chorals of the Moravian Church..... 1 vol.
A Fool in Theology, by E. R. Israel..... 1 vol.

The Peerage of England, by Collins..... 6 vol.
Winborne Family, by Judge B. B. Winborne..... 1 vol.
Sincoe's Military Journal During American Revolution, by J. G. Sincoe..... 1 vol.
History of Andrew Jackson, by Buell..... 2 vol.
Poole's Index, Abridgment..... 1 vol.
The Man of Business, by Benjamin Swain..... 1 vol.
Independence, Declaration of, The Mecklenburg, by S. A. Salley, Jr..... 1 vol.
Texas, or the Broken Link, by Fannie E. Selph..... 1 vol.
The Kingdom in the Cradle, by Rev. James Atkins..... 1 vol.
Idle Comments, by Isaac E. Avery..... 1 vol.
Munsey's Magazine..... 1 vol.
Scribner's and Bookman..... 2 vol.
Atlantic Monthly and Harper's..... 2 vol.
Popular Science Monthly and Ladies' Home Journal..... 2 vol.
Literary Digest and The Nation..... 2 vol.
Review of Reviews and Cosmopolitan..... 2 vol.
Public Opinion..... 1 vol.
World's Work and Current Literature..... 2 vol.
Great Parliamentary Battles and Farewell Addresses..... 1 vol.
The Rescue of Cuba, by Andrew S. Draper..... 1 vol.
Manners and Social Usages, by Mrs. John Sherwood..... 1 vol.
Dix, Dorothea Lynde, Life of, by Francis Tiffany..... 1 vol.
Mecklenburg Declaration of Independence, by Dr. Graham..... 1 vol.
Chicago Conference on Trusts, by Frank H. Head..... 1 vol.
Longfellow's Complete Poetical Works..... 1 vol.
Plant Life, New Creation in, by W. S. Harwood..... 1 vol.
The World's Almanac for 1906..... 1 vol.
Methodist Handbook, by Dr. Ivey..... 2 vol.
North Carolina Year-Book and Business Directory for 1906.... 1 vol.
The Dispensary Condemned, by Rev. W. H. Kirton..... 1 vol.
Who is Who in America? by John W. Leonard..... 1 vol.
History of the Baptists in North Carolina, by Charles B. Williams..... 1 vol.
Mississippi Historical Society, Publication of..... 1 vol.
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House and Senate Minutes and Journal..... 5 vol.
Hood's Index to Laws..... 1 vol.
Princeton University Catalogue, 1904-'05..... 2 vol.
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Supreme Court Reports, Vols. 176, 177, 178, 179, 182..... 5 vol.
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Reports from Various Departments.....12 vol.
Legislation 1903, Comparative Index..... 1 vol.
Appellate Court, Vols. 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 103, 108, 109, 110.....19 vol.
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TEXAS:

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WEST VIRGINIA:

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WISCONSIN:

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House and Senate Journals ..... 2 vol.

State Bar Association Report, 1905..... 1 vol.
Tax Commission, 1906..... 1 pam.

WYOMING:

Attorney-General's Report..... 1 vol.
Supreme Court Reports..... 4 vol.
Resources of Wyoming (paper back)..... 1 vol.
Laws of 1905..... 1 vol.

ALASKA:

Senate Documents, Vols. 16-20..... 7 vol.

SIAM, KINGDOM OF:

General Description of..... 1 vol.

VENEZUELA:

International Tribunal, Before the Hague..... 2 cop.

Bound newspapers on hand, 2,003 volumes.

Court Reports and Laws from other States and Territories, Canada, etc., received and turned over to the Librarian of our Supreme Court and his receipt taken, 342 volumes.

RECAPITULATION.

Books received from all sources since our last report, 2,723 volumes.

Total volumes in the State Library, 39,513.

The above does not include the books in the House and Senate Libraries, or Colonial and State Records and North Carolina Regimental Histories.

Bound newspapers added since last report, 157 volumes.

Total bound newspapers now on hand, 2,003 volumes.

ELEVENTH BIENNIAL REPORT

OF THE

NORTH CAROLINA

BOARD OF HEALTH

1905-1906

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1907

MEMBERS OF THE BOARD.

ELECTED BY THE MEDICAL SOCIETY OF THE STATE OF NORTH CAROLINA.

S. Westray Battle, M. D.....Asheville.
Term expires May, 1907.

Henry W. Lewis, M. D.....Jackson.
Term expires May, 1907.

Thomas E. Anderson, M. D.....Statesville.
Term expires May, 1911.

George G. Thomas, M. D., President.....Wilmington.
Term expires May, 1911.

APPOINTED BY THE GOVERNOR.

W. P. Ivey, M. D.....Lenoir.
Term expires May, 1907.

Richard H. Lewis, M. D., Secretary and Treasurer...Raleigh.
Term expires May, 1907.

J. L. Ludlow, C. E., Engineer.....Winston-Salem.
Term expires May, 1909.

W. O. Spencer, M. D.....Winston-Salem.
Term expires May, 1911.

J. Howell Way, M. D.....Waynesville.
Term expires May, 1911.

COUNTY SUPERINTENDENTS OF HEALTH.

Alamance	Dr. George W. Long.
Alexander	Dr. O. L. Hollar.
Alleghany	Dr. B. E. Reeves.
Anson	Dr. J. H. Bennett.
Ashe	Dr. Manley Blevins.
Beaufort	Dr. John G. Blount.
Bertie	Dr. H. V. Dunstan.
Bladen	Dr. L. B. Evans.
Brunswick	Dr. J. Arthur Dosher.
Buncombe	Dr. D. E. Sevier.
Burke	Dr. J. L. Laxton.
Cabarrus	Dr. R. S. Young.
Caldwell	Dr. C. L. Wilson.
Camden	Dr. C. G. Ferebee.
Carteret	Dr. F. M. Clarke.
Caswell	Dr. S. A. Malloy.
Catawba	Dr. George H. West.
Chatham	Dr. J. H. Taylor.
Cherokee	Dr. J. A. Abernathy.
Chowan	Dr. T. J. Hoskins.
Clay	Dr. J. M. Sullivan.
Cleveland	Dr. B. H. Palmer.
Columbus	Dr. H. B. Maxwell.
Craven	Dr. Joseph F. Rhem.
Cumberland	Dr. A. S. Rose.
Currituck	Dr. H. M. Shaw.
Dare	Dr. W. B. Fearing.
Davidson	Dr. Joel Hill.
Davie	Dr. M. D. Kimbrough.
Duplin	Dr. A. J. Jones.
Durham	Dr. T. A. Mann.
Edgecombe	Dr. S. N. Harrell.
Forsyth	Dr. S. F. Pfohl.
Franklin	Dr. R. F. Yarborough.
Gaston	Dr. L. N. Glenn.
Gates	Dr. W. O. P. Lee.
Graham	Dr. M. T. Maxwell.
Granville	Dr. S. D. Booth.
Greene	Dr. W. B. Murphy.
Guilford	Dr. Edmund Harrison.

Halifax	Dr. I. E. Green.
Harnett	Dr. L. J. Arnold.
Haywood	Dr. J. R. McCracken.
Henderson	Dr. J. G. Waldrop.
Hertford	Dr. C. F. Griffin.
Hyde	Dr. E. H. Jones.
Iredell	Dr. M. R. Adams.
Jackson	Dr. William Self.
Johnston	Dr. Thel Hooks.
Jones	
Lenoir	Dr. C. L. Pridgen.
Lincoln	Dr. R. W. Petrie.
McDowell	Dr. B. L. Ashworth.
Macon	Dr. F. L. Siler.
Madison	Dr. W. J. Weaver.
Martin	Dr. W. E. Warren.
Mecklenburg	Dr. C. S. McLaughlin.
Mitchell	Dr. Virgil R. Butt.
Montgomery	Dr. J. B. Shamburger.
Moore	Dr. Gilbert McLeod.
Nash	Dr. J. P. Battle.
New Hanover	Dr. W. D. McMillan.
Northampton	Dr. H. W. Lewis.
Onslow	Dr. Cyrus Thompson.
Orange	Dr. C. D. Jones.
Pamlico	Dr. H. P. Underhill.
Pasquotank	Dr. J. B. Griggs.
Pender	Dr. Robert H. Bradford.
Perquimans	Dr. C. C. Winslow.
Person	Dr. J. A. Wise.
Pitt	Dr. Joseph E. Nobles.
Polk	Dr. C. J. Kenworthy.
Randolph	Dr. A. M. Bulla.
Richmond	Dr. L. D. McPhail.
Robeson	Dr. H. T. Pope.
Rockingham	Dr. Sam Ellington.
Rowan	Dr. I. H. Foust.
Rutherford	Dr. E. B. Harris.
Sampson	Dr. J. O. Matthews.
Scotland	Dr. A. W. Hamer.
Stanly	Dr. J. N. Anderson.
Stokes	
Surry	Dr. John R. Woltz.
Swain	Dr. R. L. Davis.

Transylvania	Dr. C. W. Hunt.
Tyrrell	
Union	Dr. Henry D. Stewart.
Vance	Dr. John Hill Tucker.
Wake	Dr. J. W. McGee, Jr.
Warren	Dr. P. J. Macon.
Washington	Dr. W. H. Ward.
Watauga	Dr. H. McD. Little.
Wayne	Dr. J. B. Outlaw.
Wilkes	Dr. John Q. Myers.
Wilson	Dr. W. S. Anderson.
Yadkin	Dr. M. A. Royall.
Yancey	Dr. J. B. Gibbs.

LETTER OF TRANSMISSION.

North Carolina Board of Health,
Office of the Secretary,
Raleigh, April 1, 1907.

His Excellency, Robert B. Glenn,
Governor of North Carolina.

Sir:—I have the honor to present herewith the Eleventh Biennial Report of the North Carolina Board of Health.

Most respectfully yours,

Richard H. Lewis, M. D.,
Secretary and Treasurer.

ELEVENTH BIENNIAL REPORT

OF THE

NORTH CAROLINA BOARD OF HEALTH.

1905-1906.

Since our last report the sanitary history of the State has been for the most part uneventful, we are happy to say. There has occurred no serious epidemic of any kind, and the mortality of our people has been attributable to the common, every-day diseases that are always with us. Owing to the fact that our population is largely a rural one, which renders impracticable the collection of vital statistics from the whole State, it is impossible to make an accurate comparison of the mortality of one biennial period with that of another. There is reason to believe, however, that the work of the Board has borne fruit and that a material advance has been made on sanitary lines. This has been most noticeable in the work for the prevention of tuberculosis, in the installation of public water supplies and sewerage systems, in an increased use of the Laboratory of Hygiene, and in the establishment by the decision of the Supreme Court in *Durham v. Eno Cotton Mills,* under the act to protect water supplies, of the principle that no stream used for drinking purposes can be polluted with raw sewage by any person or corporation.

MEETINGS OF THE BOARD.

MINUTES OF THE ANNUAL MEETING AT GREENSBORO.

GREENSBORO, N. C., May 23, 1905.

Annual meeting of the Board. Present: Drs. Battle, Ivey, Lewis, H. W., Nicholson, Spencer, Way and Whitehead, Mr. Ludlow and the Secretary.

Dr. Whitehead was elected President *pro tempore*.

At their request, Messrs. Webb, secretary and treasurer, and Arbuckle, superintendent, respectively, of the Eno Cotton Mills at Hillsboro, appeared before the Board in relation to the matter of the purification of the sewage from the mills, as required by the act to protect water supplies, complaint having been made by the Durham Water Company of the emptying of the same into the Eno River in its raw state. They proposed a plan of purification by combining the exhaust steam and water of condensation with the sewage. This plan did not meet with the approval of the Board, however. After a thorough discussion of the septic-tank and contact-bed method of purification and of the septic tank alone, it was decided that, while the septic tank alone cannot be depended upon for a complete purification, yet, in consideration of the local conditions and environments, on motion of Mr. Ludlow, it was held that for the present sufficient purification would be accomplished by means of a proper septic tank having a capacity of not less than eighteen hours' flow from the mills, the same to be constructed after design to be approved by the Engineer of the Board.

Application was made by the Biologist, Dr. McCarthy, for an increase of salary on the part of the Board to $1,000 per annum, beginning with January 1, 1905. On motion of Dr. Nicholson, this was granted.

On motion of Dr. Ivey, the Secretary was authorized, after conference with the Biologist, to employ such assistance in the laboratory as may be necessary and the funds may justify.

The Secretary was instructed to notify the manager of the new knitting-mill building at Hillsboro of the law in regard to sewage purification, and to transmit to the same a copy of the act to protect water supplies.

Drs. H. W. Lewis and Ivey, who were appointed a committee to audit the report of the Treasurer, reported it correct.

On motion, the Board adjourned to meet again in the conjoint session with the State Medical Society at 12 M. to-morrow.

RICHARD H. LEWIS,
Secretary.

GREENSBORO, N. C., May 24, 1905.

Notification of the election of Drs. George G. Thomas and Thomas E. Anderson by the House of Delegates of the Medical Society having been made at the conjoint session, a meeting of the Board as thus newly constituted in part was called and Dr. Thomas was re-elected President.

Rev. Dr. McKelway appeared before the Board and asked to be heard on the subject of child labor. Time not permitting the reading of a paper he had prepared on the subject, it was, on motion, ordered published in the Monthly Bulletin.

On motion the Board adjourned. RICHARD H. LEWIS,
Secretary.

NOTE.

Subsequent to the meeting of the Board a difference of opinion arose between the Biologist and the Secretary-Treasurer of the Board as to the proper disposition of the fees received for extra analyses and examinations not required by the law to be made free of charge. The Biologist contended that the work was done outside of laboratory hours, and that therefore the fees belonged to him personally. The Secretary-Treasurer took the position that this would be, in his opinion, an unwise arrangement and that it would be better, if necessary, to pay the Biologist a higher salary. The Biologist then agreed that if he were paid $100 per month by the Board he would be willing to resign all special fees. In order to avoid the expense of a special meeting to settle the matter, the question was submitted by the Secretary-Treasurer to all the members of the Board by letter, with the request that they would give their views as to its proper settlement in their replies. The result of this epistolary vote was that the Biologist should be paid as that part of his remuneration coming from the Board a flat salary of $100 per month beginning with January 1, 1905, making, with that paid by the Board of Agriculture, an annual salary of $1,950, and that all money received for work in the laboratory from every source should be covered into the treasury of the laboratory.

PROCEEDINGS OF THE ANNUAL CONJOINT SESSION

OF THE

MEDICAL SOCIETY OF THE STATE OF NORTH CAROLINA

AND THE

NORTH CAROLINA STATE BOARD OF HEALTH,

HELD ON WEDNESDAY, MAY 24, 1905,

AT GREENSBORO, N. C.

At 12 M. on Wednesday, the second day's session of the Medical Society, in conformity to the usual annual custom, a recess of the Society was, on motion, ordered for the purpose of holding a conjoint session with the State Board of Health.

The great majority of the members of the Society remained in attendance.

The conjoint session was called to order by Dr. S. Westray Battle, of the Board, who expressed the pleasure of the Board in seeing the session so well attended.

The annual report of the Secretary was called for, and presented by the Secretary, Dr. R. H. Lewis, as follows:

REPORT OF THE SECRETARY, MAY 1, 1904, TO MAY 1, 1905.

During the past year the special work of your Secretary—in addition to the usual routine work of the office, which is always to the fore, and a statement of which in detail will be found in the biennial report for 1903-'04—has consisted in promoting the crusade against tuberculosis inaugurated in our last report. The suggestions therein made have been carried out as fully as our very limited facilities—half the time of one stenographer—have permitted. The plan pursued has been as follows:

First, the preparation of a pamphlet on the "Causes and Prevention of Consumption." The attempt was made to put the matter to the people as simply and clearly as possible and at the same time to make it as interesting as the narrow limits demanded by the necessary conciseness would permit. As a copy of this publication has been sent to you it is superfluous to further dwell upon it.

The question of getting the pamphlet into the hands of the people was carefully considered, and it was decided that it would be much

better to send it directly to the individual instead of depending upon the "take one" principle. In a population as large as ours a selection of the individuals had to be made, of course, and the following classes, which were regarded as the most influential in this work, were selected to be served first: Editors, physicians, ministers, lawyers, teachers, and manufacturers employing in-door labor.

Realizing that literature that is not read is usually so much waste paper, it was thought that if a short letter printed in typewriter type, with the signature of the Secretary in script, was enclosed with the pamphlet, it might excite interest, to some extent, at least. So a letter to each of the classes named above was specially composed to suit, earnestly appealing to them to read it and assist in spreading the information contained in the pamphlet, and promising in every case to send, free of charge, as many copies as the reader would agree to distribute. The editors of our State were exceedingly kind in noticing the article in their papers, and in consequence there have been calls for it from Indiana to Texas. Ministers and teachers have shown the most interest and have agreed to do more distributing than any of the others. While by far the most important of all in the solution of this great problem is our own profession, they have, I deeply regret to say, apparently felt no concern about it. I say apparently, because they may and in very many cases no doubt have exerted themselves to instruct their tuberculosis patients and the members of their households in the proper methods of prevention. For humanity's sake, and for the honor of the profession, let us hope and believe so at any rate. It was hoped that there would be a large demand from them for the pamphlet for distribution among their tuberculous families, but that hope, much to my disappointment, not to say mortification, has proven an "iridescent dream" so far. But we will not despair. We cannot abandon the hope of securing the earnest and interested co-operation in this great work, which means more for suffering humanity than any other that can be mentioned, and which is receiving at this time so much attention and sympathetic aid from so many persons of all callings who love their fellow-men all over this great country of ours and throughout the civilized world, from the one class who can do so much to advance it.

The county medical societies could be of much service in this campaign against tuberculosis. I hope they will devote at least one meeting every year to it, having some one read a paper and then holding a symposium on the subject. As we know, the curability of tuberculosis depends most of all upon an early diagnosis—before the degenerative changes have begun—and a thorough discussion of this one aspect of the subject would doubtless eventuate in much good. The chief benefit to be derived, however, would consist in an increased interest in the subject and a keener appreciation of the grave responsibility of the physician in relation to it, whether he

wishes to admit it or not. This might suggest to some the advisability of personally, as well as professionally, aiding in the various forms of effort—in helping towards the formation of anti-tuberculosis societies and by giving an occasional lecture, for example.

As this subject has been considered more or less fully in the tenth biennial report, the manuscript of which has been in the hands of the printer for months, I will not further tax your patience with it. Anybody desiring a copy of this report can get it, as soon as it is printed, by sending a request for it to the Secretary.

Smallpox has continued to prevail throughout the State, and more widely than ever before—the number of counties infected is 78. The number of cases is, white 3,636, colored 3,741, total 7,377; number of deaths, white 13, colored 18, total 31. Death rate per cent. for the whites 0.36, for the colored 0.48, for both races combined 0.42. The figures for the last smallpox year were, respectively, cases, 2,840, 2,530, 5,370; death rate, 1.23, 1.34, 1.28; for the year before that—1902-'03—1,861, 2,595, 4,456, with a death rate per cent. of 3.12, 4.04, 3.66. From these figures it appears that the disease has been becoming more abundant and decidedly less fatal. As a consequence of this mildness the difficulty in controlling it has become greater than ever. Indeed, it gives some color for reasonableness to the suggestion that has been made to abandon the attempt to control it at all, although, of course, that cannot be seriously considered. There is no telling when it may become very much more fatal. The following is a tabulated statement of the smallpox in the State for the past year. While it shows a larger number of cases than ever, I am sure that a great many cases have never been reported:

SMALLPOX REPORT FROM MAY 1, 1904, TO MAY 1, 1905.

County.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Alamance	23		23			
Alexander	45		45			
Anson	243	63	306			
Ashe	286	60	346	2	2	4
Beaufort	78	112	190	1	1	2
Bertie		1	1			
Bladen	30	70	100	1		1
Buncombe	31	7	38			
Brunswick	100	200	300	3	6	9
Burke	7		7			
Cabarrus	17	3	20			

SMALLPOX—CONTINUED.

County.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Caldwell	4	13	17			
Camden	7	205	212			
Carteret	32	2	34			
Catawba	5		5			
Chatham	3	23	26			
Chowan	21	36	57			
Clay	8		8			
Cleveland	10	40	50			
Craven	2	43	45		2	2
Cumberland	8	6	14			
Currituck		10	10			
Davidson	2	3	5			
Davie	21	7	28	1		1
Duplin	1	53	54			
Durham	11	34	45			
Edgecombe	18	40	58			
Forsyth	35	15	50			
Franklin	14	6	20			
Gaston	30	18	48			
Gates	40		40			
Granville	25		25			
Greene	75	225	300			
Guilford	21	62	83			
Harnett	28	36	64			
Haywood	38		38	1		1
Henderson	86	7	93			
Hertford	5	122	127			
Hyde		4	4			
Iredell		8	8			
Jackson	100		100			
Johnston	4	5	9			
Lenoir	57	51	108		1	1
Macon	2		2			
Madison	6		6			
Mecklenburg	27	7	34			

SMALLPOX—CONTINUED.

County.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Mitchell	6		6			
Moore	24	4	28	1		1
Nash	17	63	80			
New Hanover	39	165	204			
Northampton	26	15	41			
Onslow	126		126	1		1
Orange	1		1			
Pamlico	191		191			
Pasquotank	5	18	23			
Pender	5	8	13			
Perquimans		32	32			
Person	25	7	32			
Pitt	100	50	150		1	1
Randolph	35		35			
Richmond	25	40	65			
Robeson	40	30	70			
Rockingham	12	8	20			
Rowan	4	1	5			
Rutherford	1	9	10			
Sampson	12	90	102			
Scotland	1,000	1,350	2,350		2	2
Stanly	10	1	11		3	3
Swain	9		9			
Transylvania	39		39			
Wake	177	47	224			
Washington		2	2			
Warren		4	4			
Wayne	30	100	130			
Wilkes	34	96	130			
Wilson	11	2	13			
Yancey	26		26		1	1
Total in 78 counties	3,636	3,739	7,375	13	18	31
Death rate, per cent.				0.36	0.48	0.42

The laboratory has continued to be of much assistance in our sanitary work—more than for any preceding year—but at the same time it must be confessed that our physicians do not use it as they ought. The report of the Biologist is appended.

In the way of sanitary legislation we have secured the passage by the last Legislature of an act to establish a State Laboratory of Hygiene, but failed to get an appropriation large enough to justify cutting loose from the Agricultural Department. The ice, however, has been broken and we hope to get sufficient money at the next session of the General Assembly to put us on an independent basis. We can then offer still greater facilities to the profession, although it must be confessed that they do not take advantage of what we have been offering as we believe they should.

In conclusion, I wish to bespeak the cordial co-operation and assistance of our brethren of the profession in our work. While we may accomplish something without this, their aid and help would be simply invaluable.

THE PRESIDENT: We have some papers on the programme of the conjoint session. They are now in order. Dr. E. C. Levy, of Richmond, will favor us with a paper on "Relative Value of the Various Methods of Determining the Sanitary Qualities of a Water Supply."

RELATIVE VALUE OF THE VARIOUS METHODS OF DETERMINING THE SANITARY QUALITY OF A WATER SUPPLY.

By ERNEST C. LEVY, M. D., Richmond, Va.

It is only within comparatively recent years that the importance of pure water has come to be fully recognized. Up to that time little more was asked of any source of supply than that it could be relied upon to furnish an abundant quantity of water pleasing in appearance and agreeable to taste.

In the dawn of the new era, when men began to realize that a water possessing the above elementary requirements might still be unwholesome and even dangerous for drinking purposes, the aid of a chemist was called to settle the question. During this period things were expected of the chemist which we of to-day know he was unable to accomplish. It was then common practice to send him a bottle of water, with no data as to its source or surrounding conditions, and expect him, as a result of his laboratory investigation, to give a final and absolute opinion.

With the advent of bacteriology, hopes were for a brief time entertained that an infallible means had been found for determining the

sanitary quality of any water with unerring accuracy. The really harmful factor in a polluted water being the bacteria of disease which might be present, the detection of these, it was argued, would be the final proof of the unfitness of a given water, while in their absence a water could be considered at least not dangerous. But it was soon found that, however well established the relation between certain bacteria and the disease to which they give rise, and however easy their identification in pure culture, yet the detection of these bacteria in water was a task never easy and usually impossible. Thus, because bacteriology stood self-confessed as unable to accomplish the supreme test demanded of it, the real possibilities of the science were either overlooked or undervalued, and for a time, indeed until quite recently, chemical methods again enjoyed the ascendancy, though now decidedly shorn of almost superstitious reverence previously accorded them.

Along about this time it began to be recognized that the subject of water sanitation was one of sufficient importance to constitute a real specialty in itself, and so, while most chemists and bacteriologists were engaged in the futile and rather amusing attempt to claim superiority for their respective sciences, a few, with wider vision, began to attack the problem in the true modern spirit—by work instead of words—and as a result of their labors, both directly and in the impetus thus given to the whole subject, the modern water expert came into being. The object of the present paper is to show the necessity of bringing to bear all the available methods of research in arriving at a trustworthy opinion of the sanitary quality of a water supply. This can, of course, be done merely in outline in a paper of this kind.

As above suggested, the work of a water expert is not the simple matter it was formerly held to be. True, in many instances a given water is so obviously and grossly contaminated that its unfitness for drinking purposes is manifest to even the most casual observer. Such cases need not be discussed here. At the other extreme stand those woodland springs and streams (each year becoming more rare), so removed from all possible contamination as to be unquestionably pure. But the vast majority of all possible sources of water supply (excluding those so plainly contaminated as to be unworthy of consideration) fall in the class where prudence suggests or demands an investigation of their sanitary quality.

The opinion is still widely prevalent, not only among the general public, but among members of the medical profession as well, that a chemical examination of water for sanitary purposes is much the same thing as an analysis for any other purpose; such, for instance, as the determination of the commercial value of an iron ore or the purity of a food product. Such is by no means the case. In a sanitary water analysis the analytic processes themselves are for the

most part as satisfactory as in the instances above cited, but with the iron ore or food product the interpretation is evident when once the analysis has been made, while the water analysis merely furnishes data to assist the judgment in arriving at an opinion. This is a necessary state of affairs, arising from the fact that, in a water contaminated by an ordinary sewage, chemistry does not detect the presence of any substances injurious in themselves, or even any substances actually characteristic of sewage, but merely gives evidence of the presence of such things as, however harmless in themselves, have been found to be associated with polluted water. Thus, were one to give to a chemist a sample of water to which had been added a few spoonfuls of moderately salted broth, the analysis would be pretty much the same, even before the broth had undergone any change, as if an even larger amount of sewage were present; yet the broth is, of course, harmless, while the sewage might contain myriads of typhoid or other disease germs.

In spite of their limitations, the importance of chemical analyses must by no means be underestimated; but, except in cases of marked pollution, they can seldom be relied upon themselves for furnishing adequate information. Their greatest field of usefulness, perhaps, is in affording a measure of the degree of pollution where this is very great, rather than in giving evidence in more doubtful cases.

In one direction, at least, chemistry is able to do what can be accomplished by no other means, namely, to afford evidence of the fact that a spring or well water comes from a polluted source, even when complete removal of the contained bacteria and oxidation of the organic matter originally present in the water has been accomplished. In this way it can direct attention to the possibility of future danger through interference with the soil filtration by which purification is taking place at the time of the examination.

Bacteriological methods, like the chemical, fail as a rule to show the presence of the actual things which make a water unwholesome or dangerous, but they accomplish a much nearer approach to this end. The real danger in a polluted water lies in the presence of bacteria of disease, and especially, so far as our present knowledge goes, in the presence of bacteria derived from individuals suffering from certain diseases in which the germs gain entrance to the body by the mouth and leave it, enormously increased in numbers, from the other end of the digestive tract. Bacteriological methods are able to determine, with a high degree of accuracy, the presence of organisms characteristic of sewage, and since a water supply which is shown to contain sewage must be liable at any time to contain dangerous micro-organisms (in case any of the individuals contributing this regular sewage should be suffering from any of the water-borne diseases), such water is very properly held to be dangerous.

Not only can bacteriological methods determine the presence of sewage contamination with greater directness than can be done by chemistry, but they can detect its presence when the dilution is so great that chemical methods fail utterly. In distinction to what has been said of the ability of chemical examination to throw light on past pollution and to predict, at times, the danger of serious conditions in the future, the revelations of bacteriology are confined strictly to conditions existing at the time of the examination.

Besides the chemical and bacteriological examinations, we are able to gain valuable information in some cases by means of the physical and direct microscopical examinations, which last afford a means of ascertaining the character of the suspended matter present, including organisms other than bacteria. These two methods, while having their own field of usefulness, are not of as great value in this special connection as those previously mentioned.

In determining the sanitary quality of a water supply, we have, in addition to the laboratory methods above mentioned, two other methods of the utmost value: (1) a study of the vital statistics of the community supplied by the water in question, and (2) a sanitary study of the watershed in the case of streams and of the more immediate environment in the case of wells and springs.

The information to be gained by studying the vital statistics is, of course, available only in connection with the water supply already in use. In certain instances the information secured by this means is more positive than that obtained by any of the above methods, but this study must be conducted with the greatest care, avoiding the many pitfalls always in wait for the unwary.

Regarding the sanitary study of the watershed, it is right here that a mistake is frequently made. While it is universally acknowledged that only the chemist and bacteriologist can carry out the methods of these special sciences, it is by no means uncommon to regard the ability to draw correct deductions from a sanitary study of the watershed as independent of such training. As a matter of fact, the ability to give their proper value to the various features present and to sum up intelligently the influence of all the factors involved comes only from long experience. Even then cases will arise in which the water expert must draw upon his judgment rather than upon any precedent, either in his own experience or that of others.

A careful investigation of all possible factors of contamination must be entered into. The relation of the volume of the stream to the amount of the polluting material, the distance of the source or sources of pollution from the intake of the water supply, the time taken by the stream in flowing between the points in question under both normal and flood conditions, are among the most important considerations where a running stream is concerned. In this connection

it may be mentioned that modern scientific opinion tends more and more to the view that, in the present built-up condition of our country, very few streams indeed furnish a water entirely satisfactory from a sanitary standpoint without the adoption of some means of artificial purification. In the case of springs or wells the points to be observed are different, and usually relate to rather immediate environment, except in cases of deep (real or so-called artesian) wells, the waters of which may come from greater distances. The geological structure of the region must always be given consideration. In a recent case of the writer's the fact that certain shallow wells were in rocks of igneous origin led to the expression of an opinion quite different from what would have been given had they been in sandy or gravelly soil.

From what has been said it must be evident that forming an opinion as to the sanitary quality of a given water is a thing demanding more than a mere chemical and bacteriological examination. Both of these are necessary, but in addition to this there are a great many other things to be done. Even so far as the analyses themselves are concerned, the real test of skill is in the ability to put a correct interpretation on the analyses after they are made. The analytic data themselves may aptly be compared to the symptoms which enable the physician to make his diagnosis, and every member of this Society knows the skill demanded in this connection, and how, at times, some apparently trivial symptom, which one of less experience might entirely overlook, may lead the skilled diagnostician to his final judgment of the true condition.

The study of the surroundings should never be neglected. To do so would be much the same as for a physician to be contented with making his diagnosis and deciding on his line of treatment after making a laboratory examination of the urine, sputum and blood without even having seen his patient, or having even learned anything of his past history or present symptoms. At times this might be possible, but generally it is a thing few would care to attempt. Of course, it is possible in many instances to have a division of the labor between a skilled observer in the field and the chemist and bacteriologist in the laboratory, in the same manner as the laboratory worker and the attending physician may co-operate.

The writer wishes, in conclusion, to urge upon the members of the medical profession the importance of becoming acquainted with the work which has been done in recent years in connection with water sanitation. While such a degree of familiarity with the subject as can be acquired by the busy practitioner will not, of course, make him an expert in this line, it will still enable him to do an immense amount of good in calling attention intelligently to some of the more palpable transgressions against the laws of health, which are now reaping their regular harvest of illness and death.

DISCUSSION.

Dr. W. J. MARTIN: Mr. President, if you will pardon me, I would like to say a word about this very interesting paper, because I have myself been interested in it and paid some attention to it. There are two things which I want to say correlative of this paper: One is in regard to the way samples are sent for water analyses. The average person sending you in a sample for examination will put it in an old jug with an old stopper, or in an old bottle, and put absolutely no mark on it, and send it along and request you to tell them whether it is fit for drinking or not, and whether it can be condemned or not. I have had others to do it under the direction of the physicians, thinking that the chemist, like a magician, can put his wand in the bottle and draw forth a conclusion in regard to the water. Now, chemistry cannot bear that. The chemist, in order to make his report fairly, honestly and intelligently, must have before him all the facts of the case, and there are no facts more important to him in forming his opinion of the water than those facts which are gotten by the survey of the field of the source of the water. He must know the history of this water, so far as it can be known and intelligently given. If not, it is not fair to expect him to give a proper diagnosis of the water condition. I wish you would burn that into your memories, into your consciousness and into the memory and consciousness of your patients—those whom you are concerned about. Whenever you send to a chemical laboratory a sample of water for examination, do you, as the scientific expert of your community, see to it that a minute history of that water goes along with it, and throw any light that can be thrown on the subject, and, before you send it, write to the expert as to how you send it and how you collect the sample. I have heard people say, "If I am going to tell you all about the water, I don't want you to tell me about it." You may think that is casting a slur upon the chemist's ability, but all of our abilities are limited, and with that knowledge we can give you much better service, and what we want is the service.

There is another question, Mr. President, that was not directly touched upon there, and in which I have been very much interested of late. This gives me a chance to say something about it.

I suppose that a vast majority of the cases of contamination of water are sewage contamination. By sewage contamination we do not necessarily mean the sewage contamination of cities, but of local conditions. Our sewage is deposited somewhere around the neighborhood of the well or the spring, and it gets into that well or spring after a time. I have heard men say that their father or grandfather was raised off that water, and they don't believe me when I say that this well is not pure and wholesome. They fail to remember that the ground, like a sponge, not only takes up water, but holds microbes. And the sewage is deposited there and works deeper and further year by year, until finally—it may be after decades—years have passed, the contamination does reach the well, and disease results. Now, it becomes important that we should recognize that as soon as possible, and, while the presence of chlorine does not necessarily mean that the water has been contaminated with sewage, with the knowledge before us of local conditions and the normal chlorine content of the water of that location, it will tell us a great deal. If I know the local chlorine content of water, and I find in another water that persistently and continuously for a length of time the chlorine is in excess of the normal in that location, it is a mighty strong indication to me, supplemented by connection with other parts of the examination, that that water has been contaminated by sewage. Now, there are cases on record in your own family in which the ice-cream freezer has been dumped out near the well, and if, twenty-four hours after that, you had examined that water, you would have found an increase of chlorine in the water. But where, day after day and month after month, the chlorine content is higher than the normal for that locality, you may suspect trouble. That simply leads me to this: If we had a knowledge of the normal chlorine content of waters of the different points of the State, it would put in the hands of even the physician a very powerful means of making a rapid examination of the water with reference to a supposed contamination in his own neighborhood. Now, I believe (you can probably tell me if I am mistaken) that for our country only two States have done that. Massachusetts and Connecticut have established well-defined chlorine curbs throughout the State. I believe it would pay if means were raised whereby well water,

spring water, lake water, surface water—all kinds of water—could be sent in from every locality of the State to the laboratory and an examination be made from time to time throughout different parts of the year, until finally we could establish a *chlorine map* that would give us, to a great extent, the chlorine content of the waters throughout the State, and then we would be able, with a very simple examination—one that you could make almost at any time, especially through a range of a week or a month—whether there was any probable contamination of the water. I think that it is a thing that the Medical Society could very well take up, which the Board of Health could push—this matter of obtaining a chlorine map of the State.

Dr. Joseph Graham, of Raleigh, was then requested to read his paper on "A Proper Milk Supply for the Cities and Towns of North Carolina," but he requested that he be allowed, as everybody was tired, to postpone his paper until after dinner, which was allowed.

Dr. Ivey then asked to be informed whether that meant that the conjoint session adjourn for another year, or for them to have the paper in the Medical Society. The President suggested that the Medical Society should take it up in the regular session immediately after dinner.

On motion, it was so ordered, if found agreeable to the President of the Society.

A very interesting talk was made on "Effects of Child Labor" by Dr. A. J. McKelway, of Charlotte.

The conjoint session then adjourned *sine die.*

The State Board of Health held a short session, at which the Secretary announced the appointment by Governor R. B. Glenn of Drs. J. Howell Way and W. O. Spencer, and the election by the Society of Drs. George G. Thomas and Thomas E. Anderson members for the ensuing term of six years.

On request of the President, the members of the Board of Health remained, and a short executive session of the Board was held.

PHYSICAL EVILS OF CHILD LABOR.

By A. J. McKELWAY, Assistant Secretary National Child Labor Committee.

When the health and vitality of a large number of our own people are concerned, to whom shall we go save to the physician, whose ministry it is to usher life into the world, to save it and to prolong it, and to whom, therefore, life itself should be a more sacred thing than to the ordinary man? When I think of our little children of the Southern States with their splendid physical inheritance, and how much it costs to bear them and rear them and train them, it does seem a pity that this stock should be depreciated by putting the child to work for the man's long working day.

The evil is a national and not a sectional evil. But because of its newness in the South we have been the last to remedy it by legislation, and the proportion of child to adult workers is four times as large in the South as in the Northern and Western States. The physiological question is, whether children under fourteen years should be allowed to work in a factory for twelve hours a day; especially whether young girls between the ages of twelve and fourteen, in this climate should be allowed to do the spinning and weaving that falls to them, at this critical period of their lives, during the twelve-hour working day, which is the rule in North Carolina and the cotton-manufacturing States of the South; whether children of either sex under fourteen should be allowed to work during the night.

It may be of interest to you to know that the first public protest made against this evil, which has been the curse of the cotton mills especially for a hundred and fifty years, was made by physicians. Dr. Thomas Percival, author of "Medical Ethics," made an investigation of the causes of an epidemic of fever in the Manchester cotton-mill districts, which had been accompanied by frightful mortality among the children. Dr. Percival and his associates were unable to ascertain how the fever originated, but they were unanimous in their opinion that it had been "supported, diffused and aggravated by the injury done to young persons through confinement and too long-continued labor, to which evils the cotton mills have given occasion." And they passed the following recommendations to the Manchester magistrates:

"We earnestly recommend a longer recess at noon and a more early dismissal in the evenings to all those who work in the cotton mills; that we deem this indulgence essential to the present health and future capacity for labor to those who are under the age of fourteen, for the active recreations of childhood and youth are necessary to the right conformation of the human body."

This was in 1784. In 1786 Dr. Percival and his associates in the medical profession had formed themselves into the Manchester Board of Health. They felt it incumbent to lay before the public the result of their inquiries into the condition of the cotton mills of Manchester. They said: "It appears that the children and others who work in large cotton factories are peculiarly disposed to be affected with the contagion of fever." And among the causes of this they found one to be, "the want of active exercise which nature points out as essential to childhood and youth to invigorate the system and to fit our species for the employments and the duties of manhood." They went on to say: "The untimely labor of the night and the protracted labor of the day, with respect to children, not only tends to diminish future expectations as to the general sum of life and industry by impairing the strength and destroying the vital stamina of the rising generation, but it too often gives encouragement to idleness, extravagance and profligacy in the parents, who, contrary to the order of nature, subsist by the oppression of their offspring."

It would have been well if England had followed the advice of her physicians at once instead of fighting over the question inch by inch for a hundred years, for in that time the physical vitality of the factory population has been fatally sapped. This is now known to be the real secret of the disaster of the British army in the South African war.

Dr. Charles W. Roberts, of England, gives the following striking results of the examination of 19,846 boys and men, of whom 5,915 belonged to the non-laboring class and 13,031 to the artisan class. The difference in height, weight and chest girth from thirteen to sixteen years of age, is as follows:

HEIGHT (inches).

Class.	Age.			
	13.	14.	15.	16.
Non-laboring class	58.79	61.11	63.47	66.40
Artisan class	55.93	57.76	60.58	62.93

WEIGHT (pounds).

Non-laboring class	88.60	99.21	110.42	128.34
Artisan class	78.27	84.61	96.79	108.70

CHEST GIRTH (inches).

Non-laboring class	28.41	29.65	30.70	33.08
Artisan class	25.24	26.28	27.51	28.97

And among the artisans the people of the cotton mills stand lowest in the physical scale.

Commenting on these figures, Dr. W. W. Keen, of Philadelphia, says:

"Constant standing and superintending a loom, or other similar work requiring constant standing, itself stunts the growth of children at these plastic ages. The ages in question, thirteen to sixteen years, are precisely the ages when, under favorable circumstances, these children develop physically with great rapidity. This is especially true of girls. To confine these children in mills, with lack of opportunity for schooling, is to prevent both the physical and mental development of such children to a degree which is most injurious, not only to them, but also to the community—that is to say, the State.

"In my clinics for the past forty years I have had many hundreds of such children, under-developed in mind and body, ill-fitted to enjoy life themselves or to transmit vigorous minds and healthy bodies to their children."

The same process which Mr. Chamberlain is trying to counteract in England by a protective tax on the products of the farm, thus sending the people back to the country from the overcrowded factory districts, is being repeated on a tremendous scale in the South and in North Carolina. From one little village, called Clyde's, near Waynesville, during the past year fifteen hundred of our splendidly developed mountain people have gone to the cotton mills of South Carolina. They have been tempted from the farm by the prospect of getting wages from every member of the family, from eight to ten years up. There is just now unprecedented demand in the factories for labor, and the demand is being met by the employment of children on a larger scale than ever before. It is a conservative estimate to say that there are fifteen thousand children under fourteen years of age working in the cotton mills of North Carolina twelve hours a day or night, and the greater part of these are girls, the future mothers of the race. "It is a shame for a nation to make its young girls weary."

Is it not time for such protest to be made by the physicians of North Carolina against the extension of this evil as was made by the physicians of old England more than a hundred years ago? The science of medicine has advanced almost infinitely since that day. But the fundamental facts regarding childhood and its rights remain unchanged with the centuries.

A PROPER MILK SUPPLY FOR THE CITIES AND TOWNS OF NORTH CAROLINA.

By JOSEPH GRAHAM, M. D., Raleigh, N. C.

Next to bread and water, milk is more commonly used than any other article of food or drink.

In cities and towns almost every home receives daily a supply of milk and cream. This is used at every meal and, with few exceptions, by every member of the household. It is an article of food in which every one may be said to be interested. Milk is a nutritious, economical, and with many a favorite food. It is a very cheap food, as it contains more nutritive matter than can be obtained at the same cost in other foods.

Milk is generally used in the raw state. Most other foods are cooked before they are eaten, and most, if not all, the bacteria they contain are killed by the heat.

We have no simple means by which we can definitely determine the purity of milk. The quality of most foods can be judged by their appearance. This is not the case with milk. There is no article of food which can be adulterated or contaminated, without changing its appearance, to such an extent as milk. The fact that milk appears perfectly sweet is not a proof of its purity, for if the germs are already in it the harmful change may take place after it enters the stomach. Then, too, some disease-producing germs do not cause souring of the milk, and therefore their presence is not detected.

Impure milk may cause serious and even fatal diseases. Frequently cow's milk is the only nourishment taken by infants and invalids, and it is these who are least able to stand the ill effects of impure foods. Every year more children have to be nourished with substitutes for mother's milk. Usually cow's milk is selected, and, when pure, there is no superior food for this purpose.

About one-third of all deaths are of infants, and a very large percentage of these die from diseases of the digestive tract. These diseases are mainly due to impure food. It is, therefore, reasonable to assert that the mortality of infants has a close relationship to the wholesomeness of the milk supply.

Milk is the most suitable culture medium we possess for the growth of germs. These germs grow and elaborate poisons both before and after taken into the infantile stomach.

The agency of milk in the spread of contagious diseases has only lately been appreciated. Outbreaks of disease have been definitely traced to infected milk. Among the most common diseases carried in this way are typhoid fever, diphtheria and scarlet fever. There is little doubt that tuberculosis is also spread in the same way. In 1900, Kobor collected records of 330 epidemics which were spread by

milk. These illustrate very well how the milk most frequently becomes infected. There were 195 outbreaks of typhoid fever, 99 of scarlet fever, and 36 of diphtheria. In the typhoid epidemics the disease prevailed at the dairy in 148 instances; in 67 the milk was diluted with infected well water; in 34 cases the employees acted as nurses, and in 10 they continued to work for a while, although themselves suffering from the disease. In one instance it was found that the milk cans were washed with cloths used about patients; in two cases the dairy employees were connected with the night-soil service.

Of the 99 epidemics of scarlet fever, there were diseases at the farm or dairy in 68 instances; in the other instances the dairy employees acted as nurses or lodged in infected houses. As it is difficult to procure cow's milk sufficiently free from germs, we have tried to find some safe way to destroy the germs already present. There are two classes of apparatus used to destroy germs: one known as a sterilizer, which sterilizes the milk at a boiling temperature (212 degrees F.), the other, called a pasteurizer, killing germs at a much lower temperature.

There are certain disadvantages in sterilized milk. The taste is very considerably changed; such milk is very much more constipating and more difficult of digestion; also it seems to be less nutritious—certainly children do not thrive as well when fed on sterilized milk as when nourished with pure cow's milk. Pasteurization of the milk produces less change in the constituents of the milk than sterilization, and, as it is sufficiently thorough in the destruction of germs, it has become the most popular method of sterilization.

Sterilization of milk has certain limitations. Heating milk destroys only living organisms; it does not kill spores, nor does it remove toxins or poisons. Before sterilization milk may already contain the products of bacterial growth in such quantity and of such a character as to render it wholly unfit for food. Even though just sterilized, it may still be poisonous to an infant, for sterilization will not kill the products of bacterial growth. It is, therefore, very important that sterilization be done at the earliest possible moment.

We must always remember that sterilized milk is much more difficult of digestion. The only value of sterilization is in the preventing of disease: first, by enabling us to feed infants on milk in which no considerable fermentative changes have occurred; and second, by destroying disease-producing germs with which the milk may have become accidentally contaminated. Milk can never be made pure after it has once been badly contaminated. *These methods are only meant for somewhat improving conditions which should have been prevented.* The expediency of pasteurization as well as sterilization may be considered doubtful. It would be far more desirable to use absolutely natural milk from perfectly healthy cows, and so have it good, pure and safe.

The milk supply of Raleigh, my home town, so far as I have investigated, is unnecessarily impure. This fact I have learned through sad bedside experiences, inspection of the dairies, and by repeated examinations of samples of milk bought in the open market. The attention of the Board of Health was called to this matter and a committee was appointed by the Board of Health to inspect all the dairies and to employ a bacteriologist and chemist to examine samples of milk from all of our dairies. This committee was instructed to devise a plan to correct any evils they might find. The result of the dairy inspections, together with the bacteriological and chemical reports, showed conclusively that the milk supply was unnecessarily impure.

Forty samples of cow's milk were examined by Dr. F. L. Stevens, of the Agricultural and Mechanical College. These examinations showed that the nutritive quality of the milk was very satisfactory.

Twenty-two samples were examined for streptococci. In one instance streptococci were found in considerable numbers. In five other instances streptococci were recorded as being present. Therefore streptococci were found to be present in thirty per cent. of the samples examined.

Of the forty samples examined there was no sample bearing less than 34,000 germs to the cubic centimeter, and only eight samples ran less than 100,000. These eight were all collected on cool days. Seventeen samples out of 39 ran above 1,000,000 germs per cubic centimeter, four samples ran above 4,000,000, and six samples were between 500,000 and 1,000,000.

These numbers are exceedingly high, very much higher than would be expected, or has been found in any city the size of Raleigh in which the milk reached the consumer so soon after milking.

The relation between the number of germs and the amount of dirt in the milk is clearly set forth in the following table, representing the analysis of three samples:

Sample Number.	Dirt, Milligrams per Litre.	Number Germs per Cubic Centimeter.
1	36.8	12,897,600
2	20.7	7,079,820
3	5.2	3,338,775

The curd test was used in 28 instances and 14 samples were found to be gasey.

The high number of germs found in the Raleigh milk is to be attributed to two causes: first, improper handling of the milk, and uncleanliness of the utensils that the milk has come in contact with;

and second, failure to cool out the animal heat immediately after milking, and the improper temperature at which the milk has been kept.

Therefore the committee suggested to the Board of Health that they request the Board of Aldermen to appoint a milk commission to control and regulate the milk supply. This milk commission should consist of five members—the Mayor, Superintendent of Health and three representative citizens. The Board of Aldermen should require each dairyman selling milk in the city to procure a milk license. This license should be revoked if the milk commission advised revocation, for good and sufficient reasons. This milk commission should employ a chemist and bacteriologist to examine samples of milk at least once a month, and to examine the animals for tuberculosis at least once a year. I consider the tuberculin test very important, for recently, in one Raleigh herd of 18 cattle, 6, or 33⅓ per cent., were found to have tuberculosis. *All new cattle should be tested for tuberculosis before they are bought by the dairymen and added to the dairy herds.*

It should be the duty of the dairy inspector to examine the cattle, drainage, ventilation, food, water, yards, pastures, methods of milking and handling the milk, and all the matters connected with the health management and care of the animals. He should see especially to the health of the animals, cleanliness of barns, proper disposal of manure. Also he should see that there is an abundance of pure water, *that the milk is immediately cooled after milking and that there are proper facilities for cleaning and sterilizing all bottles and dairy utensils.*

The Superintendent of Health should examine all persons working about the dairy or in any way connected with the care of the animals, milk, or utensils and the transportation and delivery of milk, in relation to their habits of cleanliness as well as for transmittible diseases.

The bacteriologist should examine the milk to test the efficiency of the methods in force. He should take samples from the consumer, in original packages as delivered by the dairymen, and by bacterological and microscopical examinations determine the nature of the bacterial contents, and if pus cells are present. His examinations should be made every few weeks, and will be the truest indication of the thoroughness with which the milk commission's requirements are being followed. I think that the bacterial standard of purity should not be adopted until the commission has been working for several months, so as to ascertain *the proper standard.*

The chemical examinations should be made sufficiently often to determine if the milk is of correct composition, of requisite richness and free from adulterations. In our examinations we found the milk of proper fat content and free from chemical adulterations.

It is sincerely hoped that our Board of Aldermen will adopt some such plan. I believe this is the ideal way in which to control and regulate the milk supply. I believe it is practicable and will produce the desired result, and at the same time exert little hardship upon our dairymen.

This plan is not expensive. We estimate that we can operate our milk commission and employ a dairy inspector and a bacteriologist and chemist for $600 a year. The dairymen will have to bear only a small part of this expense, as they will be charged a very moderate fee for license to sell milk.

For the production of pure milk fine buildings, fine cattle and expensive apparatus are not at all necessary. At least 99 per cent. of the contamination of milk *occurs after the milk leaves the cow.* To prevent such contamination cleanliness and constant care are absolutely necessary.

At present it is impossible in most of the towns of this State to get the health authorities to adopt proper ordinances for the control of the milk supply. The greatest obstacle to municipal control of the milk supply is the fact that *the public does not yet appreciate the absolute necessity for such control and the danger of using impure milk.*

In every community much can be done toward improving at least a portion of the milk supply. Each local medical society can form an agreement with the leading dairymen of the town to furnish milk according to their requirements in return for their endorsement of the purity of their milk.

A certificate, given by the local medical organization and stating that a dairy is conducted in an approved manner, would be very useful to a milk seller by enabling him to secure better prices and new trade, for many of the best class of milk users would value the assurance thus given. When it becomes known throughout a town that a certain dairy has been awarded a certificate on account of the excellence of its methods, its business will immediately increase, and to such an extent that other dairies will soon be pressing for examinations in order that they may secure similar certificates. In order to make the plan still more attractive to the dairymen, it would be well to bring the matter before the public by periodically publishing the list of approved, certificated dairies and making brief but pointed statements of the objects of the system and the way to obtain the endorsement.

Any one, seeing the list, would naturally look for his milkman's name on the list; and, if not found, explanations would be sought. Without doubt many would insist that those supplying them be on the list. In this way the dairyman would receive a better price for his milk and would be enabled to pay the fee of the local milk commission for examining his dairy and product.

The objection may be made that the small dairyman *cannot afford* to conduct his place in the proper way, and that, therefore, the plan proposed is unfair. The answer to this objection is that a small dairy can be conducted in a cleanly way as well as a large one. Those having only a few cows and whose interests are mainly in other lines might not find it profitable, but the necessary improvements need not be out of the reach of farmers with large or even small herds, if they are determined to do the thing right and give it all the necessary attention. There is no good reason why those who wish to progress should be deterred by the fact that all cannot reach the highest standard.

One of the principal advantages of this plan is that it can be easily inaugurated and that those who wish to be helped by it can quickly get the benefits. That numerous class who would oppose the enactment of these regulations into laws (for the reason that they would not care to be governed by them) would have no ground for *valid* objection because of the *voluntary* feature of the plan suggested. No one would be *compelled* to come under the commission and its rules. The second advantage is, that it gives reliable information to consumers as to where to secure the best milk produced, and they are no longer compelled to depend upon *appearances* of the milk or the *statements of the dairyman.*

The marked improvement of a few dairies would have a beneficial effect on the entire supply, and the badly kept dairies would be obliged to improve to keep their trade. The increased receipts from higher prices and enlarged trade should enable the dairymen to pay moderate prices for certificates.

In some cases it might be better for the local medical organization to establish a milk commission upon a philanthropic basis and demonstrate its value, when the dairymen would gladly pay its expenses.

MINUTES OF THE ANNUAL MEETING AT CHARLOTTE.

CHARLOTTE, N. C., May 29, 1906.

The Board met in annual session, with President Thomas in the chair. Present: Drs. Thomas, Ivey, Anderson, Spencer, Way, R. H. Lewis and Mr. Ludlow. A telegram from Dr. Battle, expressing regret that unavoidable circumstances had prevented his attendance, was read.

The minutes of the last meeting were read and approved.

The Secretary called attention to the vote taken by letter during the year, by which the salary of the Biologist in charge of the laboratory was ordered increased from $83.33 1-3 per month to $100 per month, with the understanding that all fees received by him for extra analyses not required by the law to be made free of charge should be covered into the treasury of the laboratory. This action by letter was ratified.

On motion of Mr. Ludlow, the Secretary was authorized to expend $35 per month for the services of a stenographer and clerk.

The Secretary-Treasurer called the attention of the Board to the fact that he had never been required to give bond as Treasurer of the Board or as *ex officio* Treasurer of the State Laboratory of Hygiene, expressed the opinion that as a matter of business he should be made to give a proper bond, and formally requested that it be required of him. Thereupon, on motion of Dr. Spencer, the Treasurer was ordered to execute a bond of $5,000 in some security and bonding company of good standing, and instructed to pay for the same out of the two funds in his custody, *pro rata.*

Drs. Spencer and Way were appointed a committee to audit the accounts of the Treasurer.

In discussing the subject of desirable health legislation, the advisability of having diphtheria antitoxin made by the State for free distribution to the poor was suggested by Dr. Spencer. While agreeing as to the importance and desirability of such

manufacture, the consensus of opinion was that the time was not ripe for such a movement in our State, and no action was taken.

On motion of Dr. Way, it was

Resolved, That the thanks of the State Board of Health are hereby tendered the State Board of Agriculture for its invaluable aid in conducting sanitary work in its laboratory to the great benefit of the people, and that it is requested to continue this help for another year, at the end of which time it is hoped the laboratory may be able to stand alone.

The following communication from the Mayor of the town of Waynesville was read:

MAYOR'S OFFICE,
WAYNESVILLE, N. C., May 26, 1906.

At a special meeting of the Mayor and Board of Aldermen of the town of Waynesville, held May 26, 1906, at the Mayor's office, the following resolution was unanimously adopted:

"That the State Board of Health be requested to send their Engineer here to examine and report to the proper authorities health conditions in the town of Waynesville, and particularly to examine and report upon the water supply of the town; also that said Engineer report upon watersheds near Waynesville.

"That the Mayor be requested to forward to the State Board of Health a copy of above resolution."

The foregoing is a true copy.

H. R. FERGUSON, *Mayor.*

After careful consideration of the matter, the Engineer of the Board was requested to examine the analyses of the water supply for the past six months and report thereon to the municipal authorities, this report to be supplemented by a letter from the Secretary. It was decided that this is as far as the law requires action.

Dr. R. H. Lewis was elected the delegate to represent the Board at the next annual meeting of the American Public Health Association.

The Auditing Committee reported that they had examined the accounts of the Treasurer and found them correct.

Committees were appointed to inspect the public institutions of the State.

On motion, the Board adjourned to meet to-morrow, at noon, in conjoint session with the State Medical Society.

RICHARD H. LEWIS,
Secretary.

PROCEEDINGS OF THE ANNUAL CONJOINT SESSION

OF THE

MEDICAL SOCIETY OF THE STATE OF NORTH CAROLINA

AND THE

NORTH CAROLINA STATE BOARD OF HEALTH,

HELD AT NOON, WEDNESDAY, MAY 30, 1906,

AT CHARLOTTE, N. C.

At 12 o'clock Dr. Thomas, President of the State Board of Health, called that body to order, in conjoint session with the Society. The following members were present: George G. Thomas, M. D., President, Wilmington; S. Westray Battle, M. D., Asheville; Thomas E. Anderson, M. D., Statesville; W. P. Ivey, M. D., Lenoir; J. Howell Way, M. D., Waynesville; W. O. Spencer, M. D., Winston-Salem; J. L. Ludlow, C. E., Winston-Salem; Richard H. Lewis, M. D., Secretary and Treasurer, Raleigh.

Dr. THOMAS said: Instead of taking up your time with any remarks, I wish to say that there is a movement on foot in North Carolina now for the organization of a society for the prevention of tuberculosis—this being a State organization—and also participation in a national movement to that end.

I deem it unworthy of remark to this body of intelligent men to say that any step taken toward the control of the "Great White Plague" is valuable. The movement which will be offered to you this morning is the beginning of an educational campaign, and, I take it, logically to be carried on by this association throughout the State by its members, whom they hope to enthuse with the zeal it now inspires, and by all manner of means, consistent with the best interests of the people at large, as well as the association, to propagate this movement and bring it to a highly successful end. Dr. Stevens, appointed by your President the chairman of this committee, will be glad to present to you a tentative constitution and by-laws of this association. Dr. Hays, the secretary of this committee, has this constitution, and will be very glad to read it to you. (I am very glad

to say the President put me upon this committee, for which I thank him.) The committee will be very glad, after this is presented, if it appeals to you (and you all are, I think, interested in this subject). We want you to come and join this organization and do whatever lies in your power to further the object which it presents to you.

Constitution read by Dr. Hays. (See index for paper and other data.)

Dr. THOMAS: Now, gentlemen, you have heard this. These gentlemen, Dr. Stevens and Dr. Hays, will give you a card, and from that will take your consent to become a member of this association, and later on they will send you out such literature as is necessary. I will be glad to have the report of the Secretary of the Board of Health.

Dr. R. H. LEWIS, Secretary of the State Board of Health: They want one dollar, I think it is, from each of you to organize this society. This is not a part of the State Board of Health's work, but is merely supplementary to it. I explain by these few words so that you will understand what we are driving at. We want to get a sufficient number of subscribers so that the society can be organized now.

Dr. R. H. LEWIS, Secretary of the Board of Health, read his report:

REPORT OF THE SECRETARY, MAY 20, 1905, TO MAY 20, 1906.

During the past year our State has not suffered from any epidemic of serious nature and our people have enjoyed the health attendant upon normal conditions. It is true that smallpox has continued to prevail in various localities, as we anticipated and predicted, but, as appears from the detailed report given below, it has been less prevalent and even less fatal than usual. Owing to this more pronounced mildness the people, and the authorities in some communities, have been very neglectful of it.

In this connection it is proper to call attention to two incidents in relation to this disease occurring during the past year—both calling forth an opinion of the Attorney-General. In the first case the question raised by the county attorney of Hyde was as to the power of the County Sanitary Committee to order compulsory vaccination. The matter was referred to your Secretary by the County Superintendent for settlement. While in my opinion there was not the slightest doubt as to this power I thought it wisest to have the opinion of our Attorney-General, which would be authoritative. In unequivocal terms he

declared the statute conferring this power upon county sanitary committees to be valid.

In the second case the question was essentially the same, although the occasion of it was somewhat different. The County Sanitary Committee of Washington County, in addition to ordering compulsory vaccination in a certain township infected with smallpox, forbade any teacher to teach or any child to attend school who could not present a certificate of vaccination. This order was resisted by the County Superintendent of Public Instruction, and hence the appeal to me by the County Superintendent of Health. I immediately took the matter up with the State Superintendent of Public Instruction. To be perfectly sure of his ground he obtained a ruling from the Attorney-General. This supporting our position, he at once ordered compliance on the part of his subordinate.

One matter of very great and far-reaching importance, involving a new question in our State, has come up for adjudication since my last report. This is the pollution of streams used for drinking purposes. Section 13 of "An Act to Protect Water Supplies" reads as follows: "No person, firm, corporation or municipality shall flow or discharge sewage into any drain, brook, creek or river from which a public drinking water supply is taken, unless the same shall have been passed through some well-known system of sewage purification approved by the Board of Health. Any person, firm or corporation, or any officer or any municipality having this work in charge, who shall violate this section shall be guilty of a misdemeanor, and the continued flow and discharge of such sewage may be enjoined by any person." The Eno Cotton Mills, at Hillsboro, empties its raw sewage into the Eno River, from which the Durham Water Company obtains a part of its supply lower down the stream. The cotton mills refusing to comply with the requirements of the act, a suit to enjoin them from emptying their raw sewage into the river was brought by the city of Durham. The case was decided in the lower court in favor of the plaintiff, and the defendant cotton mills appealed to the Supreme Court. The case has been argued and a decision will doubtless be handed down before adjournment—in the next few days. That this decision may certify the validity of the act is greatly to be desired. It is a most important matter in its bearing upon the health of our people. People must have water to drink, and they have a right to demand that it be safe water. Owing to the geological formation artesian wells are impossible in a large part of the State, and consequently the water of streams must be used. It is true, also, that people must get rid of their excreta, and the most satisfactory way of doing this is by water carriage through sewers into an adjacent stream. The law does not forbid this, but merely that a community adopting this plan shall, before emptying its sewage into a stream used for drinking purposes by another community below, submit it to such process of purification as may be approved by the State Board of Health. This is a

reasonable requirement, and one which a due regard for the public health demands. From the present outlook it appears that North Carolina is destined to be a great manufacturing State, and many who now hear me will live to see a factory and its accompanying village or town on the banks of nearly every stream within our borders. It is, therefore, extremely important that this question should be settled now, in the beginning, comparatively speaking, of our industrial life, and consequently we await the decision of our court of last resort with anxious solicitude.*

Upon request of the authorities investigation of sewerage problems have been made during the year for the town of Southern Pines and the State Hospital at Morganton and advice given. The reports will be printed in the next biennial report.

Tuberculosis continues, of course, to be our most fatal disease and its prevention the greatest as well as the most difficult problem we have to consider. Owing to the very small amount of money at our command and the other demands upon that, our efforts are, necessarily, greatly circumscribed. The policy outlined in my last report—that of appealing directly to the individual by sending him, through the mail, the pamphlet on the Prevention of Consumption, with an accompanying letter calling attention to it and asking its careful reading—has been pursued during the past year. One hundred thousand copies of this pamphlet have been printed, and over eighty thousand have been distributed to date. Many letters of acknowledgment and appreciation and asking for additional copies, to the number in some instances of 500, have been received, and there is no doubt that interest in the subject has been quickened and much good, it is believed, has been done. As it could be done without materially adding to the postage bill, slips on the prevention of typhoid fever and of malarial fevers have been inserted between the leaves of the pamphlets. In this way at a very trifling cost information in regard to these diseases has been widely disseminated. The most discouraging thing in this campaign of education has been the entire lack of interest and co-operation on the part of our profession. In the very beginning a pamphlet with a letter, earnestly appealing to them for their help in this most important work, was mailed to practically every physician in the State. As they came in contact with nearly every case of tuberculosis in their professional work, it was hoped that they would be glad to supplement their words of instruction to their patients and their exposed families with the pamphlet. But the hope has been unfulfilled, not half a dozen physicians having applied for pamphlets for distribution. Consequently we have received no help from the most powerful and potentially effective agency that could possibly be enlisted in this great work for suffering humanity.

The State Laboratory of Hygiene, while it has done more work than in any preceding year, has not been utilized by the profession to the

* The Supreme Court sustained the validity of the act.

extent one would have expected. The interest is growing, however, and will doubtless continue to increase. As time will not permit the reading in full the report of the Biologist I will give a few short extracts. The total number of samples examined was 1,096, divided as follows: Public water samples from 47 water-works, 591; private and physicians' water samples, 210; pathological samples, 295. Of the last-named about one-fourth were diphtheritic exudates, one-half tuberculosis sputum, and the rest chiefly feces examined for hook worm. An interesting statement by the Biologist, who is a reader of French and German scientific periodicals, is that "The consensus of opinion among working biologists in Europe is that tuberculosis is rarely transmitted directly from cows to humans. This does not mean that there is any radical or specific difference between the germs of human and bovine tuberculosis. It simply means that germs habituated to parasitism on bovines do not easily or at once adapt themselves to the human environment, and as a consequence are less virulent and less able to overcome or counteract the natural protective secretions of the human organism."

Smallpox, as stated in the beginning, has been less prevalent and less fatal than usual. A comparison with last year shows the total number of cases to have been 6,051, against 7,375; and the number of deaths 12, one white and 11 colored, as against 13 and 18 white and colored, respectively, for last year.

The following is a detailed report of smallpox for 1905-'06:

SMALLPOX REPORT, FROM MAY 1, 1905, TO MAY 1, 1906.

Counties.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Alamance	1		1			
Anson	5	44	49			
Beaufort	38	75	113			
Bertie	120	180	300			
Bladen	15	14	29			
Brunswick	5	30	35			
Buncombe	8	2	10			
Burke	1	4	5			
Camden	3	25	28			
Carteret	2	2	4			
Catawba		1	1			
Chatham	4	12	16			
Cherokee	482	4	486			

SMALLPOX—CONTINUED.

Counties.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Chowan	35	77	112			
Clay	5		5			
Cleveland	6	6	12			
Columbus	56	19	75			
Craven		10	10			
Cumberland	285	30	315			
Currituck	37	14	51			
Dare	4	4	8			
Davidson		2	2			
Davie	8		8			
Duplin	5		5			
Durham	5	1	6			
Edgecombe		12	12			
Forsyth	2	2	4			
Franklin		1	1			
Gates	50	150	200			
Granville	1		1			
Greene	3		3			
Guilford	15		15			
Halifax	54	4	58			
Harnett	50		50			
Henderson	11	2	13			
Hertford	25	100	125			
*Hyde	900	1,100	2,000	1	2	3
Lenoir	1		1			
Macon	12		12			
Madison	13		13			
Martin	5	5	10			
Mecklenburg	12	24	36			
Montgomery	2	4	6			
Moore	21	60	81			
Nash	16	33	49			
New Hanover	33	97	130		2	2
Northampton	80	40	120		1	1

SMALLPOX—CONTINUED.

Counties.	Number of Cases.			Number of Deaths.		
	White.	Colored.	Total.	White.	Colored.	Total.
Onslow	1		1			
Pamlico	2	6	8			
Pasquotank	28	67	95			
Pender	50	100	150			
Perquimans	150	400	550		2	2
Person		1	1			
Pitt	1	5	6			
Polk	4		4			
Richmond	2	12	14			
Robeson	50		50			
Rockingham	2		2			
Rowan		2	2			
Sampson	3	10	13			
*Scotland	3	3	6			
*Stanly		2	2			
Union	12	150	162		1	1
Wake	1		1			
Warren	2		2			
Washington	40	120	160		2	2
Wayne	18	180	198		1	1
Total in 67 counties	2,805	3,246	6,051	1	11	12
Death rate, per cent.				0.036	0.34	0.19

*Estimated.

Dr. THOMAS: Gentlemen, the report is before you. What will you do with it? Any discussion?

Dr. LEWIS: Mr. Chairman, I will be very glad indeed to hear from some of the gentlemen present in regard to the pamphlet and its distribution. The trouble may be with the pamphlet. Now, I am a great believer in advice and suggestions from other people. I like to know what other people think; then, of course, I do what I think is right afterwards; but I like to get the wise suggestions from others. I would like to hear from the gentle-

men in regard to the pamphlet—if it is too abstruse, or anything.

Dr. JULIAN: Mr. President, I want to say that I read the pamphlet, and it embraces everything, I am quite sure, for the prevention of tuberculosis that we know to-day, and I don't think there will be any adverse criticism on that pamphlet, and it is what every physician needs. The American Congress have done the same thing; the Anti-Tuberculosis League in Atlanta have done the same thing, and the only reason the thing falls flat is because the physicians neglect to call the attention of the families to it. They are afraid to distribute literature in families where there are supposed cases of tuberculosis. I think we ought to advocate the early diagnosis of tuberculosis—that tuberculosis is not consumption; to show them that it is curable and preventable, and, as it is curable, it surely is preventable; that there is no other way except through enlightenment and through knowledge, and it is the only way, through such pamphlets, that we can educate the physician and the community, and there should not be any adverse criticism on that, and it is only the negligence of the physician in bringing it to the attention of the families; and I think we should, through this Health Board, get our Legislature to require physicians to report all cases of tuberculosis, just as they do diphtheria, smallpox, etc.

Dr. TEMPLETON: I have joined this society* to-day; hence, any remarks will probably be in order. It seems to me it would be well to incorporate in that organization—in the resolution there—that we propose to stamp out and prevent malarial diseases. If it be in order, sir, I move that that be incorporated as one of the duties of that organization.

Dr. ROSE, Superintendent of Health of Cumberland County: Mr. President, as Superintendent of the Health Board of my county, the greatest trouble I have in the county of Cumberland is with the class of people who cannot read that circular—the people that are ignorant and cannot read the circular. The instruction that I give them falls flat, as you say your circular has fallen upon the ears of the society. They forget it as soon as I am out of the house. The great trouble I have with it there is amongst the negroes. Unfortunately, we have a class of negroes that have been migrating to the North in recent years,

* State Anti-Tuberculosis Society.

and I suppose in the last two years there have been probably a hundred cases of tuberculosis that have gone to the North and have contracted consumption and have come home to die; and I know of one instance of one family that I attended some time back—when one son went to the North he came back (there was a family of eight)—and five of them up to this date have died of tuberculosis, contracted from this one case. That is the trouble that I find with the tuberculosis there. We have a great deal of it, of that class of it that is brought back from the North, and in that class of patients the pamphlet falls flat, because they cannot read it and the instruction that I can give them is not of much avail.

I agree with Dr. Julian; there ought to be a law to force the physicians to report tuberculosis, the same as they do smallpox, so the houses can be fumigated.

Now, after the death of a patient, in one or two instances I have had the house fumigated and have had the thing stopped, but I find that year after year they are dying. I know in Fayetteville now two out of one family have tuberculosis, and three out of the same family have died within the past two years.

Dr. MASON, of Charlotte: When the pamphlet was received it may have been that just at the moment the doctor had no case to whom he could give it. It may be in two or three weeks he can give it out, and if he knows where he can conveniently get them he will give them out. If you don't send them to the Secretary of the County Society I would suggest that each secretary be supplied with these, and that the secretary notify the physicians that he has these papers and that at any time they are needed he will be glad to supply them.

In regard to reporting cases of tuberculosis, I think that we would make a mistake if we passed a law that every case be reported, because there are many cases that if we would tell them they had tuberculosis we would sound their death knell; but every case that has progressed to a certain extent should be told, and every house that has had cases of tuberculosis in it should be fumigated—we know that; but I don't think we should be so strict that we should make every man who has tuberculosis aware of that fact. We have to use judgment in the matter, in my opinion. We can't tell every man that he has tuberculosis, has

been my experience; if you do, it has a depressing effect upon him, and we want the opposite effect; we want the patient to believe he is going to get well, and for him to know that he has tuberculosis at this time—when they don't believe they are going to get well—if you tell a man he has tuberculosis he will die. It is a campaign of education, I think, before we pass that law. We want to educate the physician.

Dr. JULIAN: Mr. President, I want to reply to Dr. Mason in this. He says he don't think the time ripe now to report these cases. So long as you are afraid to report your cases of tuberculosis, so long as you are afraid to take care of them, you will have them.

As to reporting them: It isn't consumption until it reaches a certain point. The public can be told that it isn't consumption, and they can be educated to the subject and lives saved. I told the mother of a boy the other night: "Your son has tuberculosis; put him out in the sun." He is now in the open air, and I am sure he will live a long time. He would probably have died next spring. I am sure now that he will live a long time.

Dr. FERGUSON: Mr. President, we know it is a disease of the masses—a disease existing all over the civilized world. Researches of recent years have demonstrated that this disease, under certain conditions, is a disease susceptible of arresting, and, under some conditions, of a cure, and, above all, that it is a preventable disease. The physicians of all the civilized world know this, and are directing their efforts more or less to the consummation of this end; and, whatever principles have been established that will stand the test of time in this matter, one fact is without question, and that is, intelligent co-operation of the masses to the consummation of this end; and if the physicians, the teachers and employers, men and women of talent and inclination in this direction, are united in one purpose, to the attainment of this end, much can be done. The greatest cause, probably, of propagating this disease is general ignorance in the matter of hygienic living. There is one objection, there is one fault, it seems to me, comes from information spread by distribution of literature suitable to this end, and that is its great lack of sticking qualities. In the treatment of tubercular cases that have never been in the sanitarium, have never been required

to live in conformity with any fixed methods of hygienic practices, while they will hear you along this line, it is exceedingly difficult, in my experience, to get them to conform in their daily habits of living to any measure of hygienic practices which is essential to the cure and to the limitation of this disease.

Dr. WEAVER: Mr. President, old Rip Van Winkle has always been noted for his conservatism.

I doubt at this time the feasibility of reporting the tuberculosis cases. I think the pamphlet issued by the Board of Health covers the ground thoroughly. As the gentlemen have aptly said, it is a campaign of education, and I doubt whether the profession is educated up to that point whereby they can reach the laity yet. Tuberculosis is not so infectious as we may have been taught to believe. We should teach the people one thing—the essential thing—and that is the care of the sputum; that it is only dangerous in its dry state; that while it is in its moist state probably it is not very contagious. The laity should be taught how to prevent tuberculosis. They should be taught to take care of the cuspidors, those who are affected with it—to have the contents destroyed by burning.

It is the people in the rural districts that need to be educated; not so much in the towns. You must remember that there is from 90 to 95 per cent. of rural population in North Carolina, and that there are more cases of tuberculosis in proportion to population in the rural than there are in the thickly settled districts—in the cities of over eight thousand inhabitants. And why? Because the people have never been taught the importance of taking care of the sputum; and the laity, visiting a family where there is an infection, probably sit in the doorway and around the hearthstones and spit, and the tubercle bacilli arise in the air and thereby disseminate the disease in half a dozen families.

I have one instance—a sad instance—I might relate, where I was called to see a young lady and she had tuberculosis—no, she had consumption. I warned the family of the danger of it and how to prevent it, but they took no heed of it, and six months later I was called to see her, but she was in a dying condition, and in a few days was dead. A few months after that I was called to see the second member of the family, a daughter, and

she had already passed the stage of tuberculosis and was in consumption. The father was sitting there, and said: "Doctor, I want you to examine me. The doctor that was attending me this spring told me I had an abscess on my lungs." I examined the two patients and they both had incurable consumption. Two months from that time they both were buried the same day, in the same grave—all on account of the family physician not telling them how to take care of their sputum in the first patient.

This is the present idea: "Teach the laity," and we cannot do it better than by the dissemination of the literature, and then the time will come when we can pass these compulsory laws. The time will come when we can have sanitariums over the State for the indigent poor. We have our hospitals for the insane. Why not for the much more afflicted tubercular patients, which, I must say, to our chagrin, amount to more in the State of North Carolina than in the great States of Massachusetts and New York. Their percentage isn't more than 12½ per cent., while North Carolina and her sister State—Tennessee—and the Ohio Valley is 14 per cent. It is astonishing, and should wake up every physician; he should be, as Osler said, "the man behind the gun" to enlighten the people. Only 2 per cent. of the people are treated in the sanitariums of the United States, and 98 per cent. are left to the ravages of the "Great White Plague"; so let us, through pamphlets, like our Secretary has suggested, distribute them all over the State, and then the time will come for legislation.

Dr. FAISON, of Charlotte: I am always delighted when the State Board meets with us, because it always means something good for North Carolina. We have had enough talk within the past twenty-four hours to make every man think that some germ already had him.

Mr. Chairman, I am one who stands out with the opinion that there are so many laws—I am opposed to this namby-pamby way of doing things. There is but one way to manage tuberculosis, and that is to prevent it. This thing of curing tuberculosis is one of the things you put down among the exceptions of things. The only way to cure it is through prevention, and if I had the power in my hand to-day I would pass a law that would isolate every man, woman and child in North Carolina

who had tuberculosis. As Dr. Ferguson said in his paper, "it is one of the most easily prevented of all infectious diseases; and if it is so easy (and I agree with him), then we should pass laws that are right. I stand here abashed and ashamed that Charlotte, in her hundred years of history, has no law for the prevention of tuberculosis. All the law she has is the State law; but when I grow stronger, with the power of God Almighty, I propose to put on the statute books in Charlotte a law that will be a law that is worth something.

Now, gentlemen, in discussing tuberculosis, I do wish the medical men in North Carolina would quit using the word "contagious" in talking about tuberculosis. I know Dr. Weaver knows better than to talk about "contagion" in tuberculosis. It doesn't come in that class at all; the sooner they realize and accept this fact, the better. Tuberculosis isn't a contagious disease. It is a plain communicable disease that is preventable if you will do it—and we have the power to prevent it.

Dr. WEAVER: Let me correct the gentleman. I meant infectious.

Dr. FAISON: I want them to understand it is not contagious. We have only four or five contagious diseases in the world, and why you want to put down these things in that class is beyond my comprehension; but it is one of the infectious diseases that we should have to do with. Some are not so easily prevented as others, but this one—tuberculosis—we can put the doctors out of business if we will do what we ought to. Gentlemen, it is a preventable disease, and so long as you talk about educating the laymen to do this, it isn't worth a cent. Do something. Put your hand on them with the law and make them do; that is the way to teach the people to do things. I am absolutely of the opinion that that is the way to do, and I propose to stand here and do so, and the sooner we can get laws passed, the better. There is no question about that. I know that it will be hard. I know that men kick at new things. We have seen it in this town, where men have nearly been kicked to death because they wanted to do what was right. But who cares if he does get kicked when he is in the right? I would rather be kicked in the right than succeed in the wrong.

Dr. ALBERT ANDERSON: I just want to say a few words. I heartily agree with what Dr. Faison has said. I think the best

way to do this is by way of statute. I asked our Representative last year to introduce a bill in the Legislature, which he didn't do. He was so taken up with the bucket-shop bill that he never introduced this law on the subject of tuberculosis. And my idea was this: that if it is found in any community that any person is suffering with a cough for any length of time, make the laws so that he will have to have his sputum examined, and if it should be found that he has the bacilli in the sputum, then make it unlawful for him to ever spit on the ground again. Let each county furnish these people with cuspidors or paraffine bags to spit in, and in this way you bring it to the homes of the people who are suffering with this disease, and it will be the greatest means of curing the people that we could devise. And I agree with Dr. Faison that the way to do a thing is to do it.

Dr. MANN: Mr. President, I feel a delicacy in saying something after the older men have been talking, but I would like to tell something of what we have been doing in Durham. We have been working very faithfully on tuberculosis for the last four or five months. One man said he didn't believe in reporting tuberculosis to a patient—that it would be bad for him. That is all out of reason. Now, if it is right to report diseases in the cities and towns, it is right to do so in the country, and for that reason I am heartily in favor of having the cases in the country and towns reported. In Durham we have passed ordinances making the physicians report under penalty. It is true you can't go right down and make every physician report; the health officer must co-operate with the men and reason with them. I have gone to them personally and gotten reports that I would not otherwise have had. We have had this in force about one month, and I have already seen it is going to work well, and we have had several cases reported and the people have been totally ignorant of the disease and they have been glad to get the literature which we have given them. We have prepared special literature for the people to read. Most of the literature was copied from the northern cities. It is going to work well, and it will be altogether practicable to make it compulsory, and it is working that way in Durham.

Dr. HAYS: Mr. Chairman, it seems exceedingly difficult to get some very learned men in North Carolina to find out that

public opinion is the law of the land. This body does not make the laws of North Carolina, nor could we, if we had the power to make the laws, make men live under them or obey them. The law is but the expression of public opinion, and there is but one way for us to reach this problem, and we have got to write that way deep upon our hearts and remember it in our prayers, night and morning. It is: Education! Education! Education! Now, we are dealing with a condition and not with a theory, and I hope that no man who follows me will use any hair-splitting differences between definitions and fine theories. If it goes abroad that we have this day agreed among ourselves that tuberculosis is not contagious, it had been better had we had no meeting whatever. I do not question the gentleman's learning, but we have not time for hair-splitting differences. What we want to know is, if we can take any action here to-day by which fewer people in the next twelve months in North Carolina would die of tuberculosis than if we had not met here.

Gentlemen, I wish to make a few suggestions. We will have to become teachers of teachers, and I would suggest that we start with our schools. I have been impressed time and time again that the average man, woman and child in North Carolina is not reached so much through the printed page as through the spoken word; that the bacillus of tuberculosis is not so much in evidence where the people get their ideas through the printed page, and for that reason, and that alone, the pamphlet has not done all that we desire. Now, those who are going to leave the papers must carry the message where the pamphlet is not read. We must carry it first to the school-teachers. One of the best schools in North Carolina is a female school in my town. One of my nieces studied there this year. She studied all the ologies—more than I ever heard of before, but when it came to hygiene, which comes at the back of the book, the teachers stopped and went on, and she didn't know one bit more how to take care of herself, her health or the health of those hereafter dependent upon her, than if she had not been to that school. Therefore, I think we ought to make the effort to teach the teachers of North Carolina to disseminate the laws of health. First, in the graded schools we should ask the teachers to teach the little fellows the danger of sitting in a heated room,

so that they would not be willing to do so at home; and we should teach them the danger of sleeping in a room where there is no ventilation, so that they will tell their parents that they must not sleep in a room with the windows and doors closed. We can do that if we go to the teachers and ask them to teach those things. That is the second suggestion.

I would suggest that we make an appeal to the preachers. I have been to a patient and found that some good pastor had suggested to the patient that he take such and such a patent medicine. (Much applause.) That is an every-day occurrence, but I have never in my life heard a preacher in the pulpit (and I am a pretty regular church-goer) say anything about the laws of health or of ventilation; and I go to church and to the opera-house, where the authorities do not take the least precaution to see that the building is properly ventilated. Now, we might ask our preachers to read the pamphlet—not ask the poor, ignorant patient to read it—but we might take them to the preachers and ask those preachers to take them as the message from God. It may be that Dr. Lewis is the messenger all right, but he didn't originate the message; and if they will teach their congregation that the laws of health are the laws of God, then we will see tuberculosis stamped out in North Carolina.

In the third place, I would suggest that we tell our intelligent families, and whoever have influence and who can bring about reform, the danger that exists in permitting the laundry of our best people to be taken into houses that are infected with tuberculosis, smallpox, etc. Now, we know that tuberculosis is more prevalent among them; that they are less sanitary; that they live in rooms without a fire-place; that the windows are pulled down, the stove red-hot, the thermometer is about one hundred, and tuberculosis germs fill the air, and our laundry goes into that atmosphere, and when our clothes come home, if they have not been well ventilated, then beware! If we could take two or three practical suggestions and work along these practical lines and forget our fine theories and hair-splitting differences; if we would make a special campaign to the teacher, make a special campaign to the preacher, make a special campaign to the people who are going to influence the ignorant people, we would do

something, at least, to save a few human lives in North Carolina, and that in the near future.

Dr. KIRK, Hendersonville: I have listened to these views, Mr. President, but we cannot be too stringent in our lives, or in the enforcement of them, to correct this trouble; but while we are educating the public, while we are trying to disseminate all of this information and knowledge among the ignorant, let us not forget the poor unfortunate who has tuberculosis. We forget sometimes that they have feelings, you know, and if we expect to have a law efficiently carried out, there are very few men who wouldn't observe an expectoration ordinance—who wouldn't observe everything else, if they were not shunned and looked upon as lepers. Let's help our brother who has tuberculosis. I know of an institution that has a patient of mine who told me he was in New York; he pulled out a glass and expectorated in it in the street-car and almost caused a stampede, and he was shunned. He said he got off that car, and he expectorated next time on the floor, in another car, and nobody paid any attention to him. We want to show sympathy and tolerance to those who are afflicted, and not want to drive them like dumb cattle.

A man who has tuberculosis is not criminal. He is a danger to society, I will admit, but let's make the laws such as he can obey and he will be willing to do it. Every man has some love for his fellow-man; then let's not make it harder than we can help for him to obey the laws. I am not here to say that I do not believe in the most intelligent laws, but I am here to make a plea for those who are so unfortunate as to be afflicted by tuberculosis, that we may, in every way that we can, make it easier for him to obey those laws, and not shun him, but look upon him as a man who is trying to help his fellow-men and not disobeying the law.

Dr. LEWIS: I would like to say a word in explanation. I do not wish the session to understand that the pamphlet has fallen flat on the whole; the only place that the pamphlet has actually fallen flat is among the medical profession. This pamphlet has been sent to every preacher in North Carolina, begging him to read it and carry it out among his people, to preach the doctrine of prevention. The same way with the teachers. Every

teacher in North Carolina, white and colored, has had it, with a letter, and not only to instruct the children, but the families. Of course, we desire education. It isn't worth while to talk about laws until public opinion has been educated. Just to give you an illustration: To take the compulsory notification of tuberculosis—the doctors are here, but they "ain't a-gwine." Now, that theory is quite bad, but practically it is the truth. The subject was brought up in Raleigh, and I was appealed to to have a law passed, under penalty, reporting all cases of tuberculosis to the health officers of that city. When the gentlemen came to me, who were very much interested, I threw cold water on it, and they were very much astonished, no doubt; but I said to them, as I said to Governor Aycock at the time, "I simply cannot afford to advocate, with apparent sincerity even, something that I know perfectly well is not practical." I said, "Of course, I am not going to oppose it outright." It was tried, and what was the result? Six months afterwards—the penalty was twenty dollars for not reporting—I asked the health officer, "How many cases have been reported?" He said, "One!"

My friend on the left said he is afraid to tell the patient himself he has tuberculosis. If the doctor isn't going to tell the patient himself he has tuberculosis and give him warning if he doesn't follow such a course of action he is dead sure to die; if he doesn't tell the family—whether you call the disease infectious, communicable, or catching (applause), it doesn't make any difference what word you use, but it is a *catching disease,* and I agree with one gentleman that it would be a great misfortune if it should ever get out among the people that tuberculosis or consumption is not contagious, because "contagious" is the word the people use—he would, in my opinion, be criminally negligent. We scientific men make certain fine-drawn distinctions, but when we come to define the difference between infectious, contagious and communicable, it is a mighty hard matter for me to get at the difference.

Dr. Hays is right about it. The appeal was to enlist the physicians' co-operation for the people. The whole thing hinges upon the cordial co-operation of the doctor. You may pass any number of laws you please, you may distribute around among the laity all the information you please, but if the family physi-

cian, in whom the people have more confidence than other folks, if the family physician is indifferent on the subject, if he doesn't insist upon it, they don't care a thing for it; but if the physician says to the people, "Here is a case of consumption in your family; it is a catching disease; if you don't have the members of your family take certain precautions (which you will explain to them), the probability is that he will die, and other members of the family will catch it; it is my duty to let you know this fact," they will take these precautions. I will illustrate it by telling you that in the county of Richmond, in North Carolina, there lived in a certain house an old consumptive ex-Confederate, with a family of eleven; one was burned to death and the other ten died of tuberculosis. A negro man and his wife, already having consumption, moved in, and she died there. Three months after that another negro family, perfect types of health, ten in all, moved in, and every single one died of tuberculosis.

If the doctor has it in his heart to prevent the spread of this disease, and will put it to the patient and impress upon him that he should take these precautions, or otherwise infect the other members of the family, who are dearer to him than anybody else, and then tell the family if they don't take certain precautions they themselves will have the disease—if the doctor's heart is in it, I am satisfied in many cases (of course I realize the difficulty of managing the ignorant) those precautions would be observed. What we want is the active and cordial co-operation of the physicians of North Carolina in the education of the people as to the communicability of tuberculosis, as to the fact that it can be prevented, and to also give them hope that if it is taken in time it can be cured.

Dr. BURROUGHS: Mr. Chairman, I move that the Secretary's report be accepted.

Dr. THOMAS: It has been moved, sir, and has been ordered to be printed.

Dr. THOMAS: Before we adjourn, gentlemen, I will say Dr. Stevens will take what measures he sees fit to expedite the further organization of the society for the prevention of tuberculosis; and if there is nothing else before this conjoint session, it stands adjourned.

The VICE-PRESIDENT: I wanted to state that the cards distributed a few moments ago were for the names of those interested in this crusade against tuberculosis and who are willing to operate in the organization of a society for the prevention of tuberculosis. No money is wanted now. Those who are interested are requested to go across into the room occupied by the House of Delegates, and we will organize immediately. This can be done in about three minutes, and will not make any one late for dinner.

The Society here adjourned until 3 o'clock.

THE NORTH CAROLINA ASSOCIATION FOR THE PREVENTION OF TUBERCULOSIS.

Pursuant to a call issued by a committee appointed by the President of the State Medical Society, under resolution offered at the 1905 session, a number of the medical gentlemen in attendance on the fifty-third annual meeting of the Society at Charlotte, N. C., May 30, 1906, met together and organized the above-named association.

A constitution was adopted, which is herewith appended, after which the following directors were elected:

M. L. Stevens, Asheville; R. H. Lewis, Raleigh; J. Howell Way, Waynesville; George G. Thomas, Wilmington; James A. Burroughs, Asheville; James M. Parrott, Kinston; Ben. K. Hays, Oxford; W. H. H. Cobb, Goldsboro; Charles A. Julian, Thomasville; Watson S. Rankin, Wake Forest; Albert Anderson, Wilson; Kenneth M. Ferguson, Southern Pines.

On the following afternoon the directors met and held a short meeting.

Dr. M. L. Stevens, of Asheville, was elected President. Dr. J. Howell Way, of Waynesville, was elected Secretary, but declined, and suggested Dr. Ben. K. Hays, who was unanimously elected. Dr. Charles A. Julian was elected First Vice-President. Dr. Albert Anderson, of Wilson, was elected Second Vice-President.

It was resolved to hold the annual session of 1907 at the same time and place as the State Medical Society. Each member was requested to become a subscriber to a publication called *Outdoor Life,* published in the interest of the prevention of tuberculosis.

On motion of Dr. Julian, the Secretary was requested to issue a general invitation to the profession and other interested persons in the State to unite with the association and aid in its beneficent work.

The association adjourned to meet upon call of the President on the occasion of the fifty-fourth annual session of the State Medical Society, to be held at Morehead City, N. C., May, 1907.

M. L. Stevens, M. D.,
President.

Benj. K. Hays, M. D.,
Secretary.

CONSTITUTION.

ARTICLE I.—NAME.

The name of the Association shall be "The North Carolina Association for the Prevention of Tuberculosis."

ARTICLE II.—OBJECT.

The object of the Association shall be the prevention of tuberculosis: (a) by the study of the disease in all of its forms and relations; (b) by the dissemination of knowledge concerning its causes, prevention and treatment, and by supplementing the work of the State Board of Health in this cause; (c) by such other means as may from time to time be deemed advisable.

ARTICLE III.—MEETINGS.

The meetings of the Association may be held at such times and in such places as may be directed in the by-laws.

ARTICLE IV.—INCORPORATION.

The names and residences of the incorporators are: M. L. Stevens, M. D., Asheville, N. C.; R. H. Lewis, M. D., Raleigh, N. C.; J. Howell Way, M. D., Waynesville, N. C.; James M. Parrott, M. D., Kinston, N. C.; W. H. H. Cobb, M. D., Goldsboro, N. C.; James A. Burroughs, M. D., Asheville, N. C.; Albert Anderson, M. D., Wilson, N. C.; Ben. K. Hays, M. D., Oxford, N. C.,; George G. Thomas, M. D., Wilmington, N. C.; Charles A. Julian, M. D., Thomasville, N. C.; Watson S. Rankin, M. D., Wake Forest, N. C.; Kenneth M. Ferguson, M. D., Southern Pines, N. C.

BY-LAWS.

ARTICLE I.—MEMBERS.

SECTION 1. Any person who shall pay $1 or more into the treasury of the Association shall have his name enrolled as a member for the year in which such payment is made.

SEC. 2. The payment of $25 at one time shall entitle a member to a life membership.

SEC. 3. Persons who have, by original research or as sanitarians or as philanthropists, eminently aided in combating tuberculosis may be elected honorary members.

ARTICLE II.—OFFICERS.

SECTION 1. The Association shall, at its first meeting and anuually thereafter, elect a Board of Directors. This board shall consist of twelve members, but may hereafter, at any regular or a special meet-

ing, be increased by electing one Director from each county (of the State) in which this Association has members.

SEC. 2. The Board of Directors shall make its own rules and shall have entire charge of the business and work of the Association. Committees shall have the power to execute only what is directed by the board.

SEC. 3. The Board of Directors shall annually elect from its own members a President, two Vice-Presidents, a Secretary and a Treasurer, who shall be the officers of the Association.

ARTICLE III.—COMMITTEES.

SECTION 1. The Board of Directors shall appoint an Executive Committee of five Directors, of which the President and the Secretary shall be members *ex officio*, to which shall be entrusted all the executive work of the Association.

SEC. 2. The Board of Directors is empowered to appoint representatives to the International Congress on Tuberculosis, the National Association for the Study and Prevention of Tuberculosis and the North Carolina State Medical Society. It shall also, from time to time, appoint such committees as may be necessary for scientific and educational work, and for the holding of meetings and congresses.

ARTICLE IV.—QUORUM.

Five Directors shall constitute a quorum of the Board of Directors.

ARTICLE V.—MEETINGS.

There shall be one stated meeting of the Association each year at a time and place to be fixed by the Board of Directors. Other meetings of the Association may be called by the Board of Directors at such a time as it shall deem proper. The Executive Committee shall hold stated and other meetings as may be directed by the rules of the Board of Directors.

ARTICLE VI.—MONEYS.

The moneys received from membership fees and from all other sources shall be used for defraying the expenses of the Association and for furthering its objects, under the direction of the Board of Directors.

ARTICLE VII.—AMENDMENTS OF CONSTITUTION.

Propositions to amend the Constitution may be presented in writing at any meeting of the Board of Directors, or of the Association, and may be voted on at the meeting of the Association next following: *Provided, however*, that no proposition for amendment shall be voted on within thirty days after its presentation, nor without at least twenty days' notice of the meeting at which it is to come up for consideration, which notice shall set forth the proposed amendment in full. An affirmative vote of two-thirds of the members present shall be required for the adoption.

ARTICLE VIII.—AMENDMENT OF BY-LAWS.

The By-laws may be amended in the same manner as the Constitution or by a two-thirds vote of the members present at a meeting of the Board of Directors: *Provided*, that in the latter case the proposition to amend has been presented in writing at a previous meeting of the Association, or of the Board of Directors, and that subsequently to such presentation twenty days' notice in writing has been given of the proposed amendment in the call for the meeting.

STATE LABORATORY OF HYGIENE.

BIENNIAL REPORT OF THE BIOLOGIST.

The State Laboratory of Hygiene was established by an act of the Legislature ratified March 4, 1905. It has remained from the beginning under the directorship of the present Biologist with one scientific assistant, a part of the time a stenographer, and an office boy, as working staff.

From March, 1905, to January 1, 1907, being one year and eight months, 2,749 samples have been analyzed in the laboratory. During the eight months of 1905 the number of samples was 692. During the twelve months of 1906 the number of samples was 1,136.

During both years approximately one-half the samples analyzed were sent in by public water companies. Of the rest about one-half were samples of water, representing as many different wells, sent in by physicians who suspected these waters to have caused typhoid fever. The remaining samples included tuberculosis sputa, diphtheritic exudates, feces, blood, urine, vomit and samples of parasitic worms.

The number of letters and reports mailed from the laboratory during 1906 was about 7,600. In addition a large number of circulars and notices to public water companies were mailed.

The Biologist has during this period prepared for the Bulletin of the Board of Health a number of special papers on health topics. One of these papers was republished entire in another State.

During 1905 there were registered in the laboratory forty-seven public water companies. During 1906 the number had increased to fifty-one, where it now remains.

The following table shows the general character of each of these water supplies:

Water Company or Supply.	Ownership.	Souree of Supply.	Type of Filter used.	Average Hygienic Quality.
Albemarle	Corporate	Artesian well	None	Pure; rather hard.
Asheville (city).	Municipal	Surface stream	do	Very pure; soft.
Asheville (Buckeye Co.)	Corporate	do	do	do.
Brevard	do	do	do	do.
Charlotte (city).	Municipal	do	Mechanical	Fair to good; soft.
Charlotte (Dilworth).	Corporate	do	None	Fair; soft.
Concord	do	Shallow well	do	Poor; soft.
Dunn	Municipal	Artesian well	do	Fair; soft.
Durham	do	Surface stream	Mechanical	Poor to good; soft.
Edenton	do	Artesian well	None	Poor to fair; soft.
Elizabeth City	Corporate	Surface stream	Mechanical	Poor to fair; hard.
Fayetteville	Municipal	do	None	Poor; soft.

Water Company or Supply.	Ownership.	Source of Supply.	Type of Filter used.	Average Hygienic Quality.
Fayetteville (Fountain Head).	Corporate	Springs	None	Poor; soft.
Graham	Municipal	Artesian well	do	Fair to good; soft.
Gastonia	do	Surface stream	Mechanical	Fair to good; soft.
Goldsboro	do	do	do	do.
Greensboro	do	do	do	Good; soft.
Greenville	do	do	do	do.
Henderson	do	do	do	Poor to fair; soft.
Hendersonville	do	do	None	Good; very soft.
Hickory	do	do	Slow sand bed	Fair to good; soft.
Hot Springs	Corporate	do	None	Good; soft.
Kinston	Municipal	Artesian well	do	do.
Lexington	do	do	do	Good; hard
Lincolnton	do	Shallow well	do	Good; soft.
Louisburg	do	Surface stream	Mechanical	do.
Lumberton	do	do	do	Very poor; soft.
Monroe	do	Artesian well	None	Good; hard.
Morganton	Corporate	do	do	Very pure; soft.
Mount Airy	Municipal	Surface stream	do	Pure; soft.
New Bern	do	Artesian well	do	Fair; hard.
Oxford	Corporate	do	do	Good; hard.
Pinehurst	Private	Spring	do	Very pure; soft.
Raleigh	Corporate	Surface stream	Mechanical	Good; soft.
Reidsville	Municipal	Shallow wells	None	Variable; general quality unsatisfactory.
Rocky Mount	do	Surface stream	Mechanical	Fair; soft.
Roxboro	do	Artesian well	None	Good; soft.
Salem	Corporate	Surface stream	Mechanical	do.
Salisbury	Municipal	do	do	do.
Sanford	do	do	None	do.
Southern Pines	do	do	do	do.
Statesville	do	do	Mechanical	do.
Spencer	do	Artesian well	do	do.
Wadesboro	do	Board well	do	do.
Tarboro	do	Artesian well	None	do.
Washington	Corporate	do	do	Good; hard.
Waynesville	Municipal	Surface stream	do	Fair to good; soft.
Wilmington	Corporate	do	Mechanical	Good; soft.
Wilson	Municipal	do	None	Poor; soft.
Winston	do	do	Mechanical	Good; soft.

In connection with the above table it is only fair to say that the showing is, as a whole, very creditable to the State. The average quality of all but a very few of these water supplies is excellent. When the laboratory first began these systematic analyses in 1903, we found that many of the water companies using the mechanical filtering process were running alum into the filtered water. At the present time we rarely find any trace of alum in the filtered waters sent us. The germ contents of all these filtered waters are comparatively low, and the groups represented are, in most cases, harmless, sporiferous saprophytes. The alum used as a coagulent in filtering water by the mechanical process has a powerful bactericidal effect. It acts in a destructive way upon these organisms, both mechanically and physiologically.

Artesian wells as sources of public water supplies for small towns seem to be growing in favor in this State, and most of the recently established supplies are of this class. All of the artesian waters of this State contain a high percentage of total solids, chiefly the sulphates and chlorides of soda, lime and magnesia. These artesian waters are wholesome, though they are apt to disagree at first with those who have been accustomed to soft, surface water. They are not well suited for steam boilers and other industrial uses. We have advised the managers of the more highly mineralized artesian supplies to install a softening plant, which will remove the larger part of the dissolved minerals—chiefly lime—and thus render the water soft and more desirable for both domestic and industrial uses.

In pathological work done for physicians the number of samples of suspected tuberculous sputum sent in is steadily increasing. About three-fourths of all samples of this kind now received show bacillus tuberculosis.

In this connection the Biologist desires to say that he keeps himself informed as to the most recent developments in controlling human tuberculosis, as published in German and French scientific periodicals. The consensus of opinion among working European biologists is that tuberculosis is rarely transmitted directly from cows to humans. This does not necessarily mean that there is any radical or specific difference between the germs of human and bovine tuberculosis. It simply means that germs habituated to parasitism on bovines do not easily or at once adapt themselves to the human environment, and as a consequence are less virulent and less able to overcome or counteract the natural protective secretions of the healthy human organism. In other words, most new cases of human tuberculosis seem to arise from some pre-existent human case or infection. The plain moral inculcated by this fact is that such possible infection should be more rigorously guarded against. There should be a stringent law requiring all public assembly and waiting rooms, public carriages, cars, jails, asylums, hotels, etc., to be period-

ically fumigated, and rented houses should be fumigated before a new tenant is admited. The frequent sprinkling of city streets during the dry weather, and the daily, or more properly nightly, sweeping of such streets has an important influence upon preventing the spread of tuberculosis. A further desirable precaution is the enforced registration of consumptives with local boards of health, this registration to include transient visitors as well as permanent residents. All such registered consumptives should be furnished with literature giving special rules for hygienic living, with the view of preventing infection of others.

In the line of feces examination during 1906 much less work than in 1905 has been done in this laboratory. Nearly all the samples of this kind now sent in do, in fact, contain the hook-worm. A very few samples of feces showing tape-worm have been received, but this parasite seems rare in North Carolina.

The demand for examination of feces for hook-worm was very brisk during 1905, but during 1906 has greatly decreased. This decrease is probably due to the ease of diagnosing this disease from symptoms, as a typical case once determined by biological examination enables the physician to diagnose similar cases by the symptoms.

Regularly each fall, within a week or ten days after schools open, physicians begin to send in samples of throat exudate from suspected cases of diphtheria. The demand for this kind of work increases rapidly and averages three or four samples per day until about December 15th, when the demand begins to slacken and practically ceases about February 1st, to begin again the ensuing September.

There is a considerable and steady demand made upon the laboratory for complete urinary analysis. We now accept such samples when the cases seem to demand it, but do not encourage this line, as our present facilities will not permit it. The determination of the "Diazo reaction" of urine is, however, of considerable importance in diagnosing obscure fevers of suspected typhoid nature, and we are always willing to make this test, as well as the "Widal reaction" for typhoid. The two tests taken together can in most cases satisfactorily determine whether or not a patient has typhoid.

There is a small but pretty constant demand upon the Biologist for various special examinations in cases of obscure diseases. In this line we recently determined a case of infestation by *Filaria Bancrofti.* This worm is the cause of "*Elephantiasis*" in tropical countries. It is fortunately very rare in our latitude. A few samples have also been sent to the laboratory to be examined for bacillus gonorrhea. A number of samples of a maggot—the larva of the common blow-fly—have been sent by physicians who found them in stools of patients and mistook them for the hook-worm. A few samples of tumors have been sent in, but these we have had to decline, not having either facilities or time for this class of work. During these two years no

meritorious application from any physician, coming within our scope, has been refused by the laboratory, though for most of the time our force has been greatly overworked.

For the ensuing two years the laboratory, under present status, can depend upon a monthly income of about $250 from public water companies. This income is, however, no more than the work of these companies costs. The State must specially provide for the cost of all work done free of charge for physicians and local health officers. Before the present Biologist took up the work such bacteriological analyses of water as were ordered by the Board of Health cost the State $10 each. Under the present laboratory organization these analyses can be made at a net cost to the State of about $3, but this actual cost must be provided. Hitherto the Biologist, in the endeavor to popularize the laboratory, has systematically and dangerously overworked himself in dealing with physicians' work, with serious consequences to his own health. This overwork he cannot undertake to continue. For the best results, as regards the public health, the laboratory should receive from the State treasury an annual appropriation of not less than $2,000.

Respectfully submitted,

GERALD MCCARTHY,
Biologist.

INSPECTION OF STATE INSTITUTIONS.

THE CAPITOL AND THE BUILDINGS OF THE SUPREME COURT AND OF THE DEPARTMENT OF AGRICULTURE.

To the Council of State,
Raleigh, N. C.

Gentlemen:—The undersigned, a committee from the State Board of Health, in compliance with instructions, has made a sanitary inspection of the Capitol Building and the buildings occupied by the Agricultural Department and the Supreme Court. From a sanitary standpoint, we found nothing particularly objectionable.

The floors in the water-closets, being of wood, are not very desirable and would be more sanitary if replaced by tile, especially in the Capitol. Ordinarily, with the every-day population, they are not at present a nuisance, but when the Legislature is in session and on public occasions, when the city is full of people, they would easily become harbors of ill odors that would be hard to remove.

In view of the early meeting of the Legislature, we would repeat our regular biennial suggestion, that the ventilation of the Senate Chamber and House of Representatives be supplemented by keeping open fires in all the fire-places.

Respectfully submitted,
W. P. Ivey, M. D.,
Richard H. Lewis, M. D.,
Committee.

STATE EDUCATIONAL INSTITUTIONS.

THE UNIVERSITY.

Board of Trustees,
University of North Carolina.

Gentlemen:—Pursuant and agreeably to the request of the President of the State Board of Health, I have made an inspection of the University buildings at Chapel Hill, and have to report as follows:

The condition of things sanitary at the University of North Carolina is good as far as it goes, and there is little or no sickness amongst the student body or in the village; but there is much to be desired, and a deal could be done in the way of improvement were the money forthcoming to meet the requirements. The fact is, inadequacy stares one in the face at every point. The State may be doing its best for the University, but if I were the Legislature I would endeavor to find ways and means for doing more. Its salubrious situation, the ability, broad-mindedness and unflagging zeal

which has characterized the executives and faculties since those dark *post-bellum* days have so appealed to our people at home and abroad that its popularity is far and away ahead of its accommodations and sanitary appointments.

Dormitories, mess halls and even lecture rooms are cramped. The quality of the water supplied to the University is good and the supply at the source sufficient, but is not at all what it should be at the distributing point. The standpipe should be at least twenty feet higher, and this should be provided for at once in order that water may reach freely and at all times the upper dormitories and floors of the buildings on high ground. Both the filter and receiving basin, or settling plant, are entirely inadequate, I should say 50 per cent. short; and as the University has, at this writing, twice as many students as it can house, it is to be hoped that the water supply will receive the attention this splendid institution of learning merits.

The little infirmary is wholly inadequate and entirely out of place, but, as I am informed that it is to be moved in the very near future to another and more suitable place on the grounds, I shall only take time to note here that the building should be enlarged to meet the requirements. It now has accommodations for eight beds. It should be at least twice as large. This could be accomplished at a small cost and is eminently needed.

Before leaving the University I seize the moment to express the hope that the time is not far distant when a landscape gardener may be engaged to lay out a scheme—to be gradually worked up to—whereby the campus may become what it should be, an object-lesson to us all on the esthetic side of life, delighting the eye and pointing to the propriety of keeping ourselves well groomed and healthy and as near as may be in harmony with our surroundings.

I am asked to give an opinion as to the dangers which may arise from the establishing of some cesspools at the east end of Chapel Hill. I have inspected these plants—if they might be so termed—and after deliberate thought I cannot see that they are in anywise a danger to the community now or likely to become so. These people own their own premises. These are on a high ridge, with the best natural drainage. They have a water supply from the University plant. They have no wells, nor are there any wells in the immediate neighborhood, and if there were they would not be down in the bottom. Chapel Hill abounds in wells, and uses the old-fashioned privies, the usual condition of which need not be commented upon here. Indeed, I take it that these householders, who own their own premises and can and will care for the disposal of their sewerage by the system now installed, are less a menace to the community than those who use wells and privies, of which there are not a few in Chapel Hill.

To sum up: Cesspools are to be condemned, in the light of our present knowledge of things; so are wells and privies, but it seems

to me that these cesspools, under the circumstances, are along the line of open privies, and can be just as easily disinfected and made sanitary and are far safer, as there are no wells in the neighborhood. In other words, it does seem to me that there should not be a hard and fast rule made which is next to impossible to carry out; and it is my individual opinion that the Board of Aldermen will, after careful thought, see the matter as I do.

Yours very truly,

S. WESTRAY BATTLE, M. D.

THE COLLEGE OF AGRICULTURE AND MECHANIC ARTS.

STATE BOARD OF AGRICULTURE,

Raleigh, N. C.

GENTLEMEN:—The undersigned, having been appointed by the State Board of Health a committee to make a sanitary inspection of the College of Agriculture and Mechanic Arts, having discharged that duty on October 23, 1906, beg leave to make the following report:

The sanitary condition of the College, as a whole, is good, and we note with pleasure that efforts are being made to make it still better. A committee from your honorable body has recently reported a list of recommendations looking to the improvement of sanitary matters as to water, ventilation, drainage, etc. All of them are good, and we would urge that they be carried out as speedily as possible.

It is a matter for congratulation that a sewerage system is now being installed, and we would recommend that, just as soon as connections are made, the surface privy be removed, and so effectually removed that not even a memory of it should remain. This being done, it would not be a bad idea to remove the barn to a place across the run, in order to more effectually remove the nuisance of flies, which is no small factor in the transmission of disease.

From a sanitary standpoint, the advantage of a system of driven wells in an isolated spot over an open well in the main thoroughfare, closely surrounded by several buildings full of people, is so much in favor of the former that we think it would be the part of wisdom to do away with your present well in the yard and depend upon one water supply, bestowing upon that your individual care and attention.

Again, in solving your health problem, mosquitoes must receive a part of your attention, and to this end, with the privy, barn and well removed, a thorough system of surface drainage should be inaugurated, and then your back premises, sown in grass, will be made as picturesque and beautiful as the front.

Very respectfully,

W. P. IVEY, M. D.,

RICHARD H. LEWIS, M. D.,

Committee.

STATE NORMAL AND INDUSTRIAL COLLEGE.

BOARD OF DIRECTORS,
State Normal and Industrial College,
Greensboro, N. C.

GENTLEMEN:—The undersigned, a committee appointed by the State Board of Health, visited and inspected the State Normal and Industrial College at Greensboro on the 25th ult., and beg to submit the following report: We were treated with marked consideration and were taken over the buildings and grounds. The water used is from the City Water Works, but before drinking it is thoroughly sterilized by boiling, the Forbes apparatus being employed. This should give a perfectly sterile and pure water, free from all infectious germs. The sewerage and water-closets are the best results of sanitary plumbing obtainable. Much attention is given to ventilation and the free use of the bath tubs is insisted on, and cleanliness is in evidence on all sides. Some doubt is expressed as to their being able to furnish meals at a maximum cost of six cents per meal. This is, we think, rather scant allowance on the part of the Legislature, at the present cost of food stuffs. The College has a herd of cows, and much care is given to the milk supply used by the students.

Very respectfully submitted,
THOMAS E. ANDERSON, M. D.,
W. O. SPENCER, M. D.,
Committee.

AGRICULTURAL AND MECHANICAL COLLEGE FOR THE COLORED RACE.

BOARD OF DIRECTORS,
A. and M. College for the Colored Race,
Greensboro, N. C.

GENTLEMEN:—The undersigned, a committee appointed by the State Board of Health, visited and inspected the Agricultural and Mechanical College for the Colored Race at Greensboro on the 26th ult., and beg to submit the following report: The College is a credit to the State and kept well in hand by the efficient President, Dr. Dudley. The rooms, buildings and grounds are well kept. The water supply is from the City Water Works and one well which seems properly guarded. The institution has no sewerage and surface privies are in use, which are kept as sanitary as conditions will admit. We strongly recommend a system of sewerage for this institution. Connection with the city system can be effected and should be at the earliest available time. The institution has a herd of cows, and much care is given to the milk supply used by the students.

Very respectfully submitted,
THOMAS E. ANDERSON, M. D.,
W. O. SPENCER, M. D.,
Committee.

SCHOOLS FOR THE DEAF AND BLIND AT RALEIGH.

TO THE BOARD OF DIRECTORS,

Schools for the Deaf and Blind,

Raleigh, N. C.

GENTLEMEN:—In compliance with the provisions of an act relating to the Board of Health, the undersigned committee from that body has made a sanitary inspection of the two schools under your charge and report that, as to general particulars, cleanliness, ventilation, water supply, sewerage, etc., we found them in an excellent condition. We note with pleasure that our former recommendations in regard to providing sick rooms for isolating those sick with contagious and infectious diseases have been complied with.

The cement floors in the basements have added much to the facilities for exercise within doors, but your population needs much exercise out of doors, and we would suggest that opportunities for out-of-door exercise be improved by making paved walks and providing a perfect system of surface drainage. Surface drainage would also aid much in removing the mosquito, a menace to health as well as a worrying pest.

No time should be lost in providing suitable fire-escapes at both buildings.

At the colored school we found a few defects in plumbing, such as stoppage of waste pipes to bath tubs and urinals, allowing water and urine to run over on the floor. These, we take it, were only temporary, and in the main the colored department is very well kept.

At the colored school we also found that there is no ventilation in the associated dormitories, except from windows opening on the outside. While this is good in ordinary weather, we think some other ventilation should be provided, for in damp and extremely cold weather; open windows on a room full of children would not be desirable. We also found in these dormitories two children sleeping in a single bed. There was no crowding as to room capacity, but we think this is somewhat crowding bed capacity.

Very respectfully,

W. P. IVEY, M. D.,

RICHARD H. LEWIS, M. D.,

Committee.

SCHOOL FOR THE DEAF AND DUMB AT MORGANTON.

BOARD OF DIRECTORS,

School for the Deaf and Dumb, Morganton, N. C.

GENTLEMEN:—We, the undersigned, a committee appointed by the State Board of Health to inspect the school under your charge, beg leave to report:

We found the institution in excellent sanitary condition, on the whole, but we were disappointed to see that our recommendation in regard to the basement floor, made in a previous report, had not been carried out. This floor is of an inferior quality of brick, very irregular, and liable to produce dust. We would respectfully repeat our former recommendation, that the basement floor be properly cemented.

We were afforded every facility by Superintendent Goodwin.

Respectfully,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
Committee.

OXFORD ORPHAN ASYLUM.

BOARD OF DIRECTORS,
Oxford Orphan Asylum.

GENTLEMEN:—At the request of the President of the State Board of Health, I proceeded to Oxford and inspected the institution under your charge. To the asylum for white children, under the guidance of Colonel Hicks, I cheerfully accord a clean bill of health, and I have no unfavorable comment to make on its sanitary condition. The system of sewerage and water supply needs no special mention, as nothing new has been installed or needed since the last inspection. The water supply, from a deep well, is abundant and of excellent quality. I was most favorably impressed with the general cleanliness of the main institution and the cottages throughout, and an atmosphere of happiness seemed to prevail. I was informed that since the water supply, obtained at a depth of several hundred feet, has been installed there has been notably less sickness.

Yours very truly,

S. WESTRAY BATTLE, M. D.

ASYLUM FOR COLORED ORPHANS.

BOARD OF DIRECTORS,
Asylum for Colored Orphans, Oxford, N. C.

GENTLEMEN:—Representing the State Board of Health, I have made an inspection of your asylum. The management of this institution for the care and education of the colored orphans, it appears to me, is doing its very best to make a creditable showing. The privies are well situated, away from the buildings, and are cleaned every day. The water supply is from two driven wells. I found here no sickness and the children looked clean and happy. The buildings are shabby, but well kept. The ranges do not appear to me to be large enough to meet the requirements, but the cook said if a small oven

for baking bread was added that it would very much lessen her labors and facilitate the serving of meals. This could be done at a very small cost.

Yours very truly,

S. WESTRAY BATTLE, M. D.

HOSPITALS FOR THE INSANE.

HOSPITAL AT RALEIGH.

THE BOARD OF DIRECTORS,

State Hospital for the Insane, Raleigh, N. C.

GENTLEMEN:—The undersigned, appointed a committee by the State Board of Health to inspect your institution, have performed that duty and are pleased to report that its sanitary condition is excellent. The water is ample and good, the food and clothing of the patients sufficient as to quality and quantity, the sewerage in proper repair and the surroundings in general healthful.

We would that the old building could be made to conform to some of the appointments of the new, as to light, ventilation, tiling in bathrooms and water-closets.

While we recognize that it is almost an impossible thing to do in a hospital for the insane, yet we feel that we should not omit the suggestion that there should be separate wards for the tuberculous patients. This leads up to another suggestion, that screened porches should be provided that would enable the feeble and aged to get the benefit of fresh air and sunshine. If these could not be general, at least one in connection with an infirmary might be had.

The water supply at present, being from the Wake Water Company, is all that could be desired, except as to cost. We were informed that the bill for water for the preceding month was $185, nearly double the minimum estimate before the connections were made. If the population increases, as it surely will, the water bill will be very burdensome, and in the effort to keep down expenses too little water will be used, which in a hospital for the insane is most harmful. To provide an ample supply of water for as little money as possible is, we think, a question that should engage your attention right now, while you have the opportunity of buying a watershed near at hand at a price the interest on which would be much less than $185 per month.

Very respectfully,

W. P. IVEY, M. D.,

RICHARD H. LEWIS, M. D.,

Committee.

HOSPITAL AT MORGANTON.

BOARD OF DIRECTORS,

State Hospital, Morganton, N. C.

GENTLEMEN:—The undersigned, a committee from the State Board of Health, on August 21st made an official inspection of the hospital. We are glad to report that we found the general sanitary conditions most excellent, with one important exception. This exception was the imperfect classification of the patients. This, we learned from your Superintendent, could not be avoided, on account of the overcrowded condition of the institution. Knowing as we do the overwhelming and insistent demands upon you for room for the many outside insane, we feel, while deprecating the fact, that criticism of the management would not be justifiable. We appreciate the difficulties of the situation and are satisfied that you are doing the best you can with the means at your disposal.

The most serious result flowing from this imperfect classification is the intermingling of tuberculous patients with the uninfected. The fact that tuberculosis is a communicable disease is now thoroughly established. It is always transmitted from one case to another, either directly or indirectly. While tuberculosis is directly transmitted by kissing, the more frequent method of direct conveyance is through the fine mist or spray, the minute droplets of which are loaded with the bacilli, which is expelled into the air in loud talking, laughing, sneezing and coughing. It has been demonstrated by actual experiment that the bacilli are propelled in the acts referred to as far as a yard. It has also been shown that guinea pigs have been infected by a consumptive's talking and coughing into a box containing them—in one experiment six out of twenty-five contracting the disease and dying from it.

The method of transmission that is generally accepted as the most common is indirectly, through the dried sputum, which in the form of dust floats in the air and is inspired directly into the lungs. Acting upon this belief the chief effort in the prevention of tuberculosis is to instruct the patient so to care for his own sputum that it can never become dry before its destruction—by spitting into cuspidors containing a disinfectant, or at least water, upon bits of cloth to be burned, etc. This manifestly requires intelligent interest and conscientious care on the part of the patient. It is extremely difficult to get consumptives in their right minds to take these precautions, and utterly hopeless, of course, in the mentally alienated. They spit on the floor, walls, bedclothes, and anywhere and everywhere, and talk and cough directly into one another's faces without hesitation. With the most scrupulous and painstaking care, efficient disinfection is absolutely out of the question.

Owing to the impaired vitality associated with their condition and increased by confinement, the insane are particularly susceptible to

the infection. The mortuary statistics of ninety-eight American asylums, as tabulated by Dr. Babcock, show the mortality from tuberculosis in six to be 5 per cent, or less, and in the remaining ninety-two from 10 to 60 per cent. of all deaths occurring in the institutions. Upon consulting the reports of your hospital, we find the average percentage from its opening to the beginning of the current biennial period is a little over 22 per cent., while for the past twenty months it is well over 35 per cent.—a very marked increase.

In a paper entitled "Sanitation in Asylums for the Insane, with Especial Reference to Tuberculosis," in the *American Journal of Insanity* for October, 1902, Dr. McCallum, superintendent of the asylum at London, Ontario, says: "With our eyes open to this danger, is it not reprehensible neglect to allow such a state of affairs to continue? Are we not betraying a trust in taking charge of these people only to expose them to a disease almost as horrible as that for which they have sought our help?"

But, unfortunately, the danger is not limited to the insane. Every patient returning to his home with tuberculosis becomes a focus of infection to his family and other associates. So it appears that an asylum under present conditions might be regarded as a hotbed for breeding tuberculosis and disseminating it through the State. In this aspect of the subject it is a matter not limited to the asylum, but one of great importance to public health in general.

Another matter of practical importance in its bearing upon the administration of the hospital is the effect upon the attendants. If those seeking such a position realized the risk they ran, the number available for their work would be greatly and probably inconveniently curtailed—and the people are learning very rapidly the dangers of infection.

We find that your Superintendent in three successive reports—1896 to 1902, inclusive—urged the separation of the tuberculous from the other insane, and in our last report we briefly called attention to its importance.

We would respectfully recommend that all tuberculous patients be cared for in special colonies, or, if that be not feasible, in separate buildings, or, at the very least, in special wards. There is a movement on foot to enlarge the accommodations for the insane. Should this be done, a part of the additional room should be specially arranged for the particular care of the tuberculous, separate from the others. They must be cared for anyway and the additional cost of making special arrangements for them would be immaterial. But whether the expense be great or small, justice, humanity and sound economy demand that it be met by the State promptly and fully. The utter helplessness of these poor afflicted people should of itself insure them against exposure to risk of infection by the most fatal of all diseases. We believe that the representatives of the State,

when they realize the situation, will meet it, and we earnestly hope that your honorable board may obtain from the next General Assembly the funds necessary.

Very respectfully,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
Committee.

HOSPITAL FOR THE COLORED INSANE AT GOLDSBORO.

BOARD OF DIRECTORS,
Eastern Hospital for the Insane, Goldsboro, N. C.

GENTLEMEN:—Representing the State Board of Health, I have made the usual sanitary inspection of the hospital under your care, and beg leave to report:

I am pleased to state that I found the general sanitary conditions as good as the condition of the buildings will allow. Everything was clean as could well be, but some of the floors in the old building are very rough and worn, with large cracks for harboring dirt which cannot be removed. I would advise the relaying of these floors, and finishing all floors with some suitable filler, so that they may be more thoroughly and easily cleaned, and for the purpose of preventing the wear that must come from the necessarily frequent scouring of the raw wood. Oiled or paraffined floors can be much more easily cleansed, and without any appreciable wear.

The water-closets could be materially improved. Modern plumbing should be substituted for that of antiquated pattern remaining in several of the older ones. The cement floors could be made much better by cutting out and refilling the cracks in the old ones, and by skim-coating the new ones, which are rather rough, with a mixture of the very best cement and extra clean and sharp sand, at the same time filling the cracks between the blocks of which they are made. The walls, now of a rough sand finish, could be greatly improved by a coat of soapstone finish, which, being impervious to water, can be washed with impunity. It is not very expensive, and can be put on as easily as plaster of Paris.

The four surface privies on the outside should be abolished.

I was much gratified to note the provision that has been made for separating the tuberculous from the uninfected patients. The intermingling of these two classes when by any possibility it can be prevented, the exposure of those already sorely smitten, helpless and entirely at our mercy, to an even greater affiiction cannot be defended. But while the present arrangement is probably the best available under prevailing conditions, it could be improved upon, and if the General Assembly, as seems to be probable, shall make sufficient provision for the proper care of the insane, entirely separate

quarters specially designed for housing the tuberculous should be erected.

The water supply from the deep well and the neighboring branch is good and ample. I would suggest, however, that a filter be provided for the removal of the mechanical impurities, which I was informed frequently clog the plumbing.

I beg to call your attention to the absence of fire-escapes and to urge upon you their installation as soon as possible. Should a fire occur and loss of life result for the lack of them, it would necessarily be a source of endless regret to those responsible for these helpless people.

The institution is at present overcrowded, but the new building now nearing completion, your Superintendent informed me, would only be sufficient to properly provide for the present surplus population and the new cases that may, according to past experience, be expected during the current year. So, steps should be taken at once looking to the erection of still another building, that it may be ready in time to prevent such congestion as now exists. Should the General Assembly provide special institutions for epileptics, the removal of about thirty of this class from your hospital would give some relief. I believe this should be done, and while it is more an economic than a sanitary question, I fully concur in the suggestion that the plant for colored epileptics should be located near enough to your hospital to be under the same general management, and at the same time allow of lighting and laundering from your plant. By such an arrangement several thousand dollars could be saved yearly, and at the same time a more skilled and experienced supervision be exercised over the new institution.

I need not say that I was accorded every courtesy by the Superintendent and his associates.

Very respectfully,

RICHARD H. LEWIS, M. D.,
For the Board of Health.

THE STATE'S PRISON.

BOARD OF DIRECTORS,
State's Prison.

GENTLEMEN:—The undersigned, a committee appointed by the State Board of Health to make the regular biennial sanitary inspection of your buildings, report that they performed that duty on October 23, 1906, and are pleased to state that the sanitary condition of both the prison department and the department for the criminal insane is good. The premises are clean, the plumbing in good repair, and the health of the inmates properly guarded.

In the department for the insane it is especially desirable that the floors of the water-closets and bath-rooms should be of some non-absorbent material—tile or cement. They are of wood at present, which makes it hard to keep them clean and free from odor.

In the prison department we note that there is a separate ward for tuberculous prisoners. We would that this could be provided also in the insane department.

In the department for the insane the stairway is entirely within, is of wood, is dark and would be a poor means of escape in case of fire. A well-lighted, fire-proof stairway and ventilator, opening on the outside as well as in the wards, would be a vast improvement.

The well, an open one covered with boards, close to the main building and steam house, does not meet the strict requirements of modern sanitation. It should be abandoned in favor of some supply that would be less liable to infection.

Very respectfully,

W. P. IVEY, M. D.,
RICHARD H. LEWIS, M. D.,
Committee.

SEWAGE DISPOSAL IN RELATION TO PUBLIC WATER SUPPLIES.

The most important thing that has occurred in the sanitary history of our State during the past two years is the decision of the Supreme Court in *Durham v. Eno Cotton Mills.*

Section 13 of "An Act to Protect Water Supplies" reads as follows:

> No person, firm, corporation or municipality shall flow or discharge sewage into any drain, brook, creek or river from which a public drinking-water supply is taken, unless the same shall have been passed through some well-known system of sewage purification approved by the State Board of Health. Any person, firm, corporation or the officer of any municipality having this work in charge who shall violate this section shall be guilty of a misdemeanor, and the continued flow and discharge of such sewage may be enjoined by any person.

The Durham Water Company complained to the Secretary of the Board of Health that the Eno Cotton Mills continued to violate the law in this matter, and requested that he try to have it arranged without compelling them to resort to the courts. To this end the said Secretary corresponded with the mill management, visited the mills and had a personal interview with the president and secretary of the same. Later, the secretary and superintendent of the mills appeared before the Board at its annual meeting at Greensboro, in May, 1905, and the matter was thoroughly discussed, the Board deciding that the installation of a septic tank would, for the present at least, meet the requirements. Nothing was done, however, and the city of Durham brought suit in the Superior Court to enjoin the mills from continuing the flow of raw sewage into the Eno River, from which the city obtained, in part, its water supply. The injunction was granted and the case was appealed by the mills to the Supreme Court. This tribunal of last resort sustained the Court below in an able opinion by Justice Walker, which is given below. The effect of this wise decision upon the public health in the years to come, which are destined to witness great growth in population, especially in towns and

cities and in manufacturing enterprises of various kinds, will be very great. The attitude of the Board of Health has been throughout a conservative one, its desire being to subject the mills to as little trouble and expense as might be consistent with safety to the people using the water. The final settlement of this matter, as set forth in the following correspondence, shows this:

LAW OFFICE OF FULLER & FULLER,
DURHAM, N. C., July 18, 1906.

DR. R. H. LEWIS,
Raleigh, N. C.

DEAR SIR:—Please let us know the present status of the matter of sewage purification plant to be installed by Eno Cotton Mills under order of the Court in the case of *City of Durham v. Eno Cotton Mills.* We will thank you to let us have as full information about this matter as practicable.

Yours very truly,

FULLER & FULLER.

FULLER & FULLER,
Durham, N. C.

RALEIGH, July 19, 1906.

GENTLEMEN:—In reply to yours of the 18th inst., I beg to say that my last letter, under date July 12th, to the president of the Eno Cotton Mills reads as follows:

"I am just in receipt of a letter from Mr. Ludlow, Engineer of our Board, in which he agrees with me in the opinion that the method of disposal of the night soil of your factory by removal from surface privies and burial would be satisfactory, so far as the protection of the water supply of the city of Durham is concerned.

"While in Charlotte on yesterday, I was talking to Mr. D. A. Tompkins in regard to this matter and he mentioned that his company had manufactured for just such conditions iron pans which were steam heated and ventilated by an iron smokestack. He said they worked very well indeed, there being no odor and the remains of the excrement were simple dry dust, which was removed at proper intervals without trouble. This plan would, no doubt, be very satisfactory, and possibly it might be worth your while to look into it."

After our visit to Hillsboro I conferred with Mr. Ruffin and told him, while the Board would be satisfied with a septic tank, it would be more satisfactory to all parties for him to abandon his sewerage system altogether and bury all the night soil, and he agreed to carry it out in that way.

He proposes to bury the night soil on the other side of the railroad, which is, as I understand it, at least two or three hundred yards or

more from the river bank. The night soil will be plowed under. This being carried out, I do not think there will be any ground for complaint on the part of the water company.

Very truly yours,

RICHARD H. LEWIS, M. D.,
Secretary.

RALEIGH, July 12, 1906.

MR. A. J. RUFFIN,
President Eno Cotton Mills, Hillsboro, N. C.

MY DEAR MR. RUFFIN:—I am just in receipt of a letter from Mr. Ludlow, Engineer of our Board, in which he agrees with me in the opinion that the method of disposal of night soil of your factory by removal from surface privies and burial would be satisfactory, so far as the protection of the water supply of the city of Durham is concerned.

While in Charlotte on yesterday, I was talking to Mr. D. A. Tompkins in regard to this matter and he mentioned that his company had manufactured for just such conditions iron pans which were steam heated and ventilated by an iron smokestack. He said they had worked very well indeed, there being no odor and the remains of the excrement were simply dry dust, which was removed at proper intervals without trouble. This plan would, no doubt, be satisfactory, and possibly it might be worth your while to look into it.

Very truly yours,

RICHARD H. LEWIS, M. D.,
Secretary.

ENO COTTON MILLS,
HILLSBORO, N. C., June 30, 1906.

DR. RICHARD H. LEWIS,
Raleigh, N. C.

MY DEAR DOCTOR:—Answering in part your letter of June 27th, I beg to ask if it will not suffice for us to cover up the matter in question with a one-horse Chattanooga plow rather than a two-horse plow, it being understood that all of the fecal waste shall be deposited on the north side of the railroad, which, in my judgment, is at least 500 yards from the river.

My desire to have this done with a one-horse plow is due to the fact that the party who is to do this work has one horse only and it would entail a much greater loss to us to hire another horse.

With kind regards, I am,

Yours truly,

A. J. RUFFIN,
President.

RALEIGH, July 7, 1906.

MR. A. J. RUFFIN,

President Eno Cotton Mills, Hillsboro, N. C.

MY DEAR SIR:—My stenographer having returned to work, I am now able to answer your letter of June 30th, asking "if it would not suffice for us to cover up the matter in question with a one-horse Chattanooga plow rather than a two-horse plow, it being understood that the fecal waste shall be deposited on the north side of the railroad, which, in my judgment, is at least 500 yards from the river." Deposited this distance from the river, I believe it would be sufficient to cover the waste with a one-horse plow.

Very truly yours,

RICHARD H. LEWIS,
Secretary.

WINSTON-SALEM, N. C., July 2, 1906.

DR. RICHARD H. LEWIS,

Secretary, Raleigh, N. C.

MY DEAR DR. LEWIS:—I am in receipt of yours of June 27th, relative to the sewage disposal of the Eno Cotton Mills, at Hillsboro, and note that the factory people desire to abolish the sewer and collect their sewage in a surface privy, to be emptied and the sewage buried not less frequently than once a week, and asking my opinion relative to this method of disposal of the mill sewage.

I do not think it is a good plan for the mill people to pursue, from their own standpoint, and feel apprehension that it will cause them much nuisance and trouble to keep it in shape; however, I do not see that we have any authority to prevent their adoption of this method, as our only authority is to prevent the contamination of the stream by emptying the raw sewage into it, and their plan, as I understand your letter, guarantees that none of the sewage will be turned into the stream.

Very truly yours,

J. L. LUDLOW.

DURHAM v. COTTON MILLS.

(Filed May 28, 1906).

Water and Water Courses—Rights of Riparian Owners—Reasonable Use—Pollution—Nuisance—Injunction—Protection of Public Drinking Supply—Statutes—Constitutional Law—Due Process—Police Power—Public Health.

1. A riparian owner has the right to have the stream flow by or through the land in its ordinary purity and quality without any unnecessary or unreasonable diminution or pollution by the owners above.
2. The several proprietors along the course of a stream have no property in the flowing water itself, which is indivisible and not the subject of riparian ownership, but each one may use it as it comes to his land for any purpose to which it can be applied beneficially without material injury to the just rights of others.
3. Whether the upper riparian proprietor is engaged in a reasonable exercise of his right to use the stream is a question for the jury, under the proper guidance of the Court.
4. Injunction is a proper remedy to prevent the fouling of the water of a running stream by its improper and unreasonable use when prejudicial to the rights of others interested in having the water descend to them in its ordinary natural state of purity.
5. When the interposition by injunction is sought to restrain that which it is apprehended will create a nuisance, the proof must show that the apprehension of material and irreparable injury is well grounded upon a state of facts from which it appears that the danger is real and immediate.
6. In an action by the city to enjoin defendant from emptying sewage and waste material into a river seventeen miles above the city's intake, the opinion of several physicians and laymen that the pollution at the outlet of the defendant's sewer will injuriously affect the water at the intake and endanger the health of the citizens who use the water, without an analysis of the water at the point of intake, is insufficient, under the facts and circumstances of this case, to authorize injunctive relief, especially where defendant's proof shows that there are many obstructions to the passage of deleterious matter and many natural means of purification between the site of defendant's mill and the intake.
7. Revisal, sec. 3051 (Acts 1903, ch. 159, sec. 13), prohibiting the discharge of sewage into any stream from which a public drinking supply is taken, is not confined to the watershed of fifteen miles above the intake, as defined in sections 2 and 3 of said act

(Rev., secs. 3045, 3046), but extends beyond fifteen miles from the intake of any stream from which the water is taken to be supplied to the public for drinking purposes.

8. Revisal, sec. 3051 (Acts 1903, ch. 159, sec. 13), prohibiting the discharge of sewage into any stream from which a public drinking supply is taken, without reference to the distance of such discharge from the point of intake, is not unconstitutional as a taking of property without condemnation and without compensation, but is a valid exercise of the police power of the State to secure the public health.

ACTION by the city of Durham and T. A. Mann against Eno Cotton Mills, pending in the Superior Court of Durham, and heard by *Judge G. S. Ferguson*, at Chambers in Durham, on February 10, 1906, upon a motion for an injunction to the final hearing.

The action was brought for the purpose of enjoining the defendant from emptying its sewage into the waters of the Eno River, from which stream the plaintiffs allege the water supply of the city of Durham is obtained partly in the summer months. The material part of the complaint is as follows:

That the defendant owns and operates a cotton factory located about three hundred feet from Eno River, at the town of Hillsboro, in Orange County, North Carolina, and employs in and about its factory about three hundred operatives.

That said defendant maintains water-closets in its said factory for the use of its said operatives and the deposits of human excrement therein are flowed and discharged through an eight-inch terra-cotta sewer pipe directly into the Eno River, at a point about three hundred feet from said factory; that at times said sewer pipe becomes choked and stopped up, and then said deposits of excrement and sewage are run through an open ditch and small drain into said Eno River at about the point of discharge of said sewer pipe above mentioned; that it also maintains in connection with its said closets and system of sewage a manhole or brick chamber, which is just outside of its said factory, which manhole or brick chamber frequently overflows on account of the choked condition of the discharge pipe, and the overflow therefrom is deposited on the ground at and around the manhole, and is washed into the Eno River.

That the defendant also discharges large quantities of dye waste on the ground just outside of its factory, which flows and empties into the river, near the point where defendant's sewer pipe empties.

That said defendant owns about sixty dwelling houses, located on both sides of the said Eno River, and on its watershed, which are occupied by the operatives in defendant's factory, and maintains in connection with said dwelling houses a large number of open privies without a tub system, some of which said privies are within one

hundred feet of the Eno River, and that the fecal matter from said privies is washed by the rains into the Eno River.

That the said city of Durham and its inhabitants are now and have been for the past seventeen or eighteen years supplied with drinking water from a plant which is located on the Eno River at a point a few miles below defendant's said factory; and that the public drinking water supply of Durham and its inhabitants is taken from the Eno River at said plant.

That the city of Durham has demanded of the said defendant that it provide some other method of disposing of its sewage and dye waste, and other dangerous and foul matter, and that it discontinue to empty and discharge the same into the said Eno River, all of which said defendant has refused to do, but on the contrary, wilfully, negligently, unlawfully and in disregard of the comfort, safety and health of the inhabitants of the city of Durham and of the plaintiff T. A. Mann, is flowing and discharging its raw sewage into the Eno River, from which the public drinking water supply of the city of Durham is taken, without having said sewage passed through some well-known system of sewage purification approved by the State Board of Health, or any other system of purification, and has avowed its purpose to continue to do so.

That as plaintiffs are informed and believe, the waters of the Eno River have become and are now being polluted and made unfit for drinking purposes, and that the health of the inhabitants of the city of Durham and of the plaintiff T. A. Mann are seriously menaced because of the acts of the defendant complained of above.

The prayer is for a perpetual injunction. His Honor granted a restraining order with an order to show cause why an injunction to the hearing should not be issued.

The plaintiff in support of the allegations of its complaint filed several affidavits of physicians to the effect that the sewage, dye waste and other deleterious matter, which are discharged into the river from the defendant's premises at Hillsboro, not only pollute the stream at that place, but will, in the opinion of witnesses, pollute it at the place of intake near Durham where the plant of the water works company is located. Affidavits were also filed which tended to show that large quantities of feculent matter and dye waste are daily discharged into the river from the defendant's premises. It is not necessary to set forth the statements of these affidavits more fully, as they are quite sufficient to show that the water of the Eno River at Hillsboro is polluted by the acts of the defendant, and that one of the principal sources of such pollution is the daily deposit in the river of the contents of the defendant's sewer, and this is not only not denied by the defendant, but expressly admitted. One physician, whose affidavit was read by the plaintiff, expressed the opinion that the conditions at the defendant's mill had much to do with the pres-

ence of typhoid fever in Durham and with the impurities found in the water supply of the said city and that, if there should be typhoid fever among the defendant's mill operatives, it is more than probable that it would be communicated to the inhabitants of Durham through the water and cause a serious epidemic, if present conditions are allowed to be continued. No evidence was offered by plaintiff tending to show that an analysis of any kind had been made of the water at the point of the intake near Durham to ascertain if there had been in fact any pollution of the stream at that place.

The defendant, while admitting the pollution of the river at its mill site, near Hillsboro, denies that it extends to the water at the intake of the water company, near Durham. In support of its denial it offers proof of the following facts: The volume of sewage conveyed into the river is very small compared with the volume of water into which it flows. The sewage pipe is only eight inches in diameter and empties eighteen miles above the water company's intake. The excreta are carried through the pipe, by the flushing of the closets with fresh water, to the river two hundred yards distant, and by the time of arrival at the outlet of the sewer the solid matter is practically dissolved. The sewage then passes immediately into the "upper reaches of a pond," which extends one and a half miles below the mill, and there are two other ponds below and four backwaters of former ponds with their dams now broken. There is necessarily sedimentation, which is a means of precipitation recognized by all authorities upon the subject. In the stretch between the defendant's discharge pipe and the intake of the water company are numerous spring branches, creeks and brooks of fresh and pure water, flowing into the Eno River millions of gallons every twenty-four hours. Thus dilution takes place, another recognized means of precipitation. That the flow of sewage is not only small, as already alleged, but is never constant. The dyestuffs are discharged into an open drain at said mills after their coloring matter has been as much as possible removed, and little of the dye makes its way to the river, and not enough to discolor the water, and that none of it, as the defendant is informed, would be injurious to health. That a flowing stream constantly renews from its sources and the accessions from other water courses and the interruptions of the current of this river by ponds and backwaters as described, would give the water polluted at the mouth of the sewer and drain ample time, considering the distance to be traversed, to become chemically and bacteriologically pure before it reaches the intake. The defendant also alleges that while the water company's plant was located on the Eno River before its mill was built near Hillsboro, yet that water was not taken from the stream for the purpose of supplying the city of Durham until three or four years after the defendant began to discharge sewage into the river and otherwise to use its premises as stated in the complaint.

It further avers that the plaintiff could have an abundant supply of pure water from Nancy Rhodes Branch, if the water company had not carelessly and negligently permitted its pond, which is supplied by that branch, to fill, so that the volume of water it could have held was greatly diminished, and that the water company or the city of Durham can easily obtain a sufficient supply of pure water from two or more creeks conveniently located. That a plant for purifying sewage could be erected at defendant's mill only at a great expense and would add nothing to the purity of the water at the intake of the water company, while the water company could, at little expense, rid the water of any impurities which it might gather as it flows and carry along with it to the intake. It is further averred that the water company has not a sufficient settling reservoir at its plant.

There are other matters stated in the affidavits of the respective parties, but it is not necessary that they should be set forth. The presiding Judge made the following finding of facts and the following order thereon:

This cause coming on to be heard by consent in the city of Durham, on the 10th day of February, 1905, and being heard upon the affidavits filed, after argument of counsel, it appears to me from said affidavits filed in the cause:

That the Durham Water Company, a corporation, supplies water to the city of Durham, for the use of its citizens for drinking and other purposes. That the water with which said city of Durham is supplied, for a considerable portion of the year, is taken from the Nancy Rhodes Branch, a tributary of Eno River, but that when the water becomes low, during the summer and other seasons, when there is not much rain, the Nancy Rhodes Branch does not afford a sufficient supply for the needs of the city of Durham and its inhabitants, and on such occasions and for such times the water has been taken from Eno River and conveyed through pipes to the city and used by the inhabitants for drinking and other purposes.

Eno River is a stream some seven miles from the city of Durham; has its source in Orange County, and flows by the town of Hillsboro and the mill settlement of the defendant, the Eno Cotton Mills, which are situated near the town of Hillsboro and close to, some three hundred yards from the river, and about seventeen miles above the intake of water for the plaintiff and the city of Durham.

The defendant, the Eno Cotton Mills, is a corporation and has a large plant near the Eno River, as above set out, in which it employs three hundred or more operatives, and has dwellings on or near the banks of said Eno River for the occupancy of its operatives and their families. That in said mill are closets, for the use of its operatives; that the discharge from said closets is conveyed, in its raw state, through terra-cotta pipes and open drains, into Eno River, and the refuse of dyestuffs from the said mill is emptied out on the ground

and flows and is washed into the river; that the operatives at their dwellings use privies, from which once a week the excrement is hauled off and buried. That the discharge from said mills and the dwellings of said operatives flows into Eno River and pollutes and renders unwholesome the water of the river at the place of discharge of said sewage, and for some distance below said mill.

It further appears, from said affidavits filed, that the pollution of the water of said river, by reason of the discharge from said mills, continues to such an extent down to the intake of the water supply for the city of Durham as to render the water less wholesome, and in case of an epidemic at said mill, such as typhoid fever, would be dangerous to the health of the citizens of Durham using water from said river for drinking purposes.

The defendant has used no precautions to prevent polluting the water of Eno River and does not propose to do so. The Durham Water Company established its plant on Eno River, seven miles from the city, before the defendant constructed its mills or built its plant, but did not use the water of the river for its supply of water to the citizens of Durham until after the defendant built its plant, and had its mill in operation with the same system of sewage and the same method for the disposal of its dyestuffs and the human excrement as now used—with like pollution of the stream.

It further appears from said affidavits that the water now being used by the citizens of Durham is supplied from Nancy Rhodes Branch, and that the flow of said branch in all probability will be sufficient to supply the inhabitants of the city of Durham until the summer months, and that said water is pure, but that when the dry weather comes, and the stream becomes low, the flow of Nancy Rhodes Branch will not be sufficient to supply the city with water, and then the water for such supply will necessarily have to be taken from the Eno River.

It is therefore considered, ordered and adjudged that the restraining order heretofore issued be suspended in its operation until the 20th day of April, 1906, in order that the defendant, in the meantime, may provide some well-known system of sewage purification, to be approved by the State Board of Health.

That from and after the 20th day of April, 1906, the defendant, its agents, servants and employees, under its control, is and shall be restrained from flowing or discharging any sewage into said Eno River until the same shall have passed through some well-known system of sewage purification approved by the State Board of Health and from depositing human excrement and dyestuff, on the water-shed of the Eno River at Hillsboro, so near to said river that the same shall flow or be washed into said river, until the final hearing of this action. From this order the defendant appealed.

Fuller & Fuller and *R. B. Boone* for the plaintiff.
S. M. Gattis, J. W. Graham and *Frank Nash* for the defendant.

WALKER, J., after stating the case: This is an application for an injunction to restrain the defendant from polluting the Eno River, which, it appears, is in part the source of supply to the city of Durham of water for drinking and other purposes, requiring it to be kept free from impurities. The plaintiffs, although they have stated but one cause of action, base their right to relief upon two grounds: 1. That as the water supply of Durham is obtained partly from the Eno River at a place on that stream where the water company's plant is located, it has the rights in the water of the river of a riparian proprietor. 2. That if this is not so, it has the right to have the defendant enjoined from polluting the waters of the river under the recent act of the General Assembly (Rev., sec. 3051), which reads as follows: "No person or municipality shall flow or discharge sewage into any drain, brook, creek or river from which a public drinking water supply is taken, unless the same shall have been passed through some well-known system of sewage purification approved by the State Board of Health; and the continual flow and discharge of such sewage may be enjoined upon application of any person." This enactment in connection with the fact alleged that the city of Durham actually draws its water supply at a certain season of the year from the Eno River is claimed to confer upon it the right to enjoin any act of the defendant in violation of the statute which tends to contaminate the water of the river at the outlet of its sewer near Hillsboro, where its cotton factory is situated. We will consider these questions in their order.

It is well settled by the authorities that at common law a riparian owner has the right to have the natural stream of water flow by or through his land in its ordinary, natural state, both as to quantity and quality, as incident to the ownership of the land by or through which the water course runs, and that right continues, unless it has been lost or in some degree abridged by adverse user or by grant. This, it must be understood, is not an absolute and unlimited right, but the principle as thus stated should be qualified so as not to interfere with equal rights of other upper and lower proprietors on the same stream. The riparian right, therefore, expressed with greater accuracy, is to have the stream to flow by or through the land in its ordinary purity and quantity, without any unnecessary or unreasonable diminution or pollution of the stream by the owners above. The several proprietors along the course of the stream have no property in the flowing water itself, which is indivisible and not the subject of riparian ownership, but each one may use it as it comes to his land for any purpose to which it can be applied without material injury to the just rights of others. This right to the use of water in its natural flow is not an easement nor is it merely an appurtenance,

but it is something inseparably annexed to the soil itself and exists *jure naturae* as parcel of the land. We think these principles will be found to be sustained by the authorities upon the subject. Gould on Waters, secs. 204 to 224; *Mason v. Hill*, 5 B. and Ad., 1; *Wood v. Wand*, 3 Exch., 748; *Stockport Water-works Company v. Potter*, 7 H. and N., 160; *Wilts, etc., Canal Co. v. Swindon Water-works Company*, L. R. 9, ch. App., 45 (s. c., L. R., 7 H. L., 697); 1 Farnham on Waters, secs. 62 to 65; *Mayor v. Warren Mfg. Co.*, 59 Md., 96. In *Prentice v. Geiger*, 74 N. Y., 345, the doctrine is thus stated: "The use of the water, as it passes, is the only right which, in the nature of things, he (the riparian proprietor) can have in it, and he acquires no exclusive right beyond its actual appropriation. But as all proprietors on the stream have an equal right to the use of the water and to share in the benefits from its use, the right of the several persons is not an absolute, but a qualified one, and the use of each must be such as is consistent with the substantial preservation of the equal rights of others. There are some uses which by common consent a riparian owner may have of the water, as it flows upon his premises, although such use may to some extent interfere with the use of the stream in its natural flow by the proprietors below. As, for example, the proprietor above may use the water for domestic purposes—the watering of cattle and the like—although such use may diminish the volume of the stream to the detriment of lower proprietors. The right to such uses—without which beneficial use of the water by the riparian owner would be prevented—is allowed *ex necessitate*, and is universally recognized."

The Court in *Wilts, etc., Canal Co. v. Swindon Water-works Company, supra*, says: "All streams, however, are *publici juris*, and all the water flowing down any stream is for the common use of mankind who live on the banks of the stream; and therefore any person living on the banks of the stream has an undoubted right to the use of the water for himself, his family, and his cattle, and all ordinary domestic purposes, such as brewing, washing, and so on. Those are the common purposes of water in the ordinary mode of using water."

The principle is well stated in *Strobel v. Kerr Salt Co.*, 164 N. Y., at page 320, as follows: "A riparian owner is entitled to a reasonable use of the water flowing by his premises as a natural stream, as an incident to his proprietorship of the soil, and to have it transmitted to him without sensible alteration in quality or unreasonable diminution in quantity. While he does not own the running water, he has the right to a reasonable use of it as it passes his land. As all other owners upon the same stream have the same right, the right of no one is absolute, but is qualified by the right of others to have the stream substantially preserved in its natural size, flow and purity, and to protection against material diversion or pollution. This is the common right of all, which must not be interfered with by any. The use

by each must, therefore, be consistent with the rights of others, and the maxim of *sic utere tuo* observed by all. The rule of the ancient common law is still in force: *aqua currit et debet currere, ut currere solebat.*"

After all that can be said, the question is whether the upper riparian proprietor is engaged in a reasonable exercise of his rights to use the stream as it flows by or through his land, whether with or without retaining the water for a time or obstructing temporarily the accustomed flow, and whether he is so doing, as the above authorities show, is a question for the jury under the proper guidance of the Court as to the law applicable to the particular state of facts. *Hayes v. Waldron*, 44 N. H., 580; *Strobel v. Kerr Salt Co., supra.* But in order that this right to have the water of a stream flow with undiminished quantity or unimpaired quality may be successfully asserted, the person who sets up a claim to its enjoyment must show that he is a riparian proprietor or that in some way he has acquired riparian rights in the stream. There is nothing in this case, as now presented, which tends to prove that the plaintiffs are riparian proprietors in respect to the Eno River. They do not allege that the city of Durham is the owner of any part of the banks of that stream, but, on the contrary, the proof tends to show that it is not. The Durham Water Company has a plant abutting on the river and has been using its waters for some years to supply the city of Durham, but that company for some unexplained reason has not been made a party to this suit, nor does it appear even by inference what kind of contract it has with the city for furnishing water. As to all of these matters, we are left without any information. It would seem, therefore, that we cannot proceed to administer relief to the plaintiffs by enjoining the acts of the defendant, if this case is treated simply as one for the suppression of a nuisance, unless we had more definite allegation and proof as to the right of the plaintiffs to maintain this action, without the presence in the record of the water company as a party. We express, though, no decided opinion as to this feature of the case, as we find it unnecessary to do so.

Assuming that the city of Durham is a riparian owner or has riparian rights in the river, we yet think that the plaintiffs' proof falls short of being sufficient for the Court to interpose at this stage of the case a preliminary injunction and restrain the defendant until the hearing from continuing to commit the acts alleged to be injurious to the plaintiffs. If the defendant, being an upper riparian proprietor, and as such entitled to the ordinary use of the water, including the right to apply it in a reasonable manner to domestic uses and even to purposes of trade and manufacture, is using the water of the stream in an unreasonable manner and has defiled the same to such an extent as to constitute an actual invasion of the rights of the plaintiffs, then both are clearly entitled to redress by action of law, and in case

the nuisance be continued, to summary relief by injunction. *Mayor v. Warren Mfg. Co., supra*, and cases cited. Injunction is undoubtedly a proper remedy to prevent the fouling of the water of a running stream by its improper and unreasonable use when prejudicial to the rights of others interested in having the water descend to them in its ordinary natural state of purity. *Goldsmith v. Turnbridge Wells Co.*, L. R. 1, Ch. App., 349, and cases *supra*. But have the plaintiffs made out any such case? They must not only establish that they have a right to be protected, but they must in addition show by satisfactory proof that the right has actually been infringed in some material way or that the defendant is about to commit some act which will tend so far to impair the right as that the damage will be irreparable. "It is a well-settled rule of equity procedure that an injunction to restrain a nuisance will issue only in cases where the fact of nuisance is made out upon determinate and satisfactory evidence. If the evidence is conflicting, and the injury be doubtful, that will constitute a ground for withholding the process. When the interposition by injunction is sought to restrain that which it is apprehended will create a nuisance, the proof must show that the apprehension of material and irreparable injury is well grounded upon a state of facts from which it appears that the danger is real and immediate." *Newark Aqueduct Board v. Passaic*, 45 N. J. Eq., 393; 2 Story Eq. Jur., 924a; *Brookline v. Mackintosh*, 133 Mass., 215; *Attorney-General v. Heishon*, 18 N. J. Eq., 410; 1 High on Injunctions (4 Ed.), secs. 774 and 811; *Crossley v. Lightowler*, L. R. 2, Ch. App., 483. In this case the plaintiffs have not shown by any satisfactory proof, such as the law requires, that the river at the intake of the water company has been polluted. It was an easy matter for the plaintiffs to have the water analyzed at the place where it was drawn into the mains through which it is conveyed into the city, and it appears by the evidence in the case that a chemical and bacteriological analysis could have been made, which would have ascertained with a reasonable degree of certainty at least whether the water had been corrupted at the intake by the sewage and waste material deposited in the stream at the defendant's mill. There is proof on the part of the defendant that there are so many obstructions in the way of the passage of deleterious matter from the site of the mill to the intake and so many natural means presented for the renewal and purification of the stream by the influx of great quantities of fresh and pure water from its tributaries and by sedimentation as to make it improbable, if not impossible, that any deadly germs could "survive the journey" for so many miles between the two points on the river. The only evidence offered in answer to the proof introduced by the defendant and the inference to be fairly drawn from the failure to make a proper analysis to establish the contention which seems sus-

ceptible of demonstration in that way, are the opinions of several physicians and one or two laymen to the effect that the pollution at the outlet of the defendant's sewer will injuriously affect the water at the intake and endanger the health of the citizens of Durham who use the water taken from the river. Opinions of this kind are of the highest value under certain circumstances, but the law requires something more tangible and definite as a basis for seriously interfering with important industrial enterprises. In a case somewhat similar to this, in which just such proof was relied on, the Court said: "Speaking with all possible respect to the scientific gentlemen who have given their evidence, we think that in cases of this nature much more weight is due to the facts which are proved than to the conclusions drawn from scientific investigations. The conclusions to be drawn from scientific investigation are no doubt in such cases of great value in aid of or in explanation or qualification of the facts which are proved, but in our judgment it is upon the facts which are proved, and not upon conclusions, we ought in these cases to rely. In our view, therefore, the scientific evidence ought to be considered as secondary only to the evidence as to the facts." *Goldsmith v. Turnbridge Wells Co.*, 1 Ch. App., 349. That case was reviewed at length and approved in *Newark Aqueduct Board v. Passaic, supra*, where a most learned discussion on the subject will be found, and the same may be said of *Mayor v. Warren Mfg. Co., supra*, where *Judge Alvey*, who delivered the opinion of the Court, states with his usual clearness and force the true principles and grounds upon which the courts proceed in such cases as the one we have under consideration. See, also, *Missouri v. Illinois*, 180 U. S., 208; *Attorney-General v. Mayor*, 45 L. J., 736. The injury here is entirely prospective and it is only possible to form an opinion upon evidence which does not enable us to do more than conjecture whether the apprehension of the plaintiffs is well grounded and free from reasonable doubt. So far as the present state of the proof goes, the jurisdiction of a court of equity is invoked to restrain that which is alleged may, or at the most will, create a nuisance, and not that which in fact does create a nuisance. *Missouri v. Ill.*, 26 Sup. Ct. Rep., 331; *Dorsey v. Allen*, 85 N. C., 358. But if the Court should interfere by injunction, where it is merely probable that a nuisance will result from the acts of the defendant, we do not think the plaintiffs have sufficiently brought their case within the operation of this rule. *Ellison v. Commissioners*, 58 N. C., 57; *Barnes v. Calhoun*, 37 N. C., 199; *Simpson v. Justice*, 43 N. C., 115; *Vickers v. Durham*, 132 N. C., 880; *Dorsey v. Allen, supra; Stockton v. Railroad*, 50 N. J. Eq., 80. Proof easily accessible to the plaintiffs and which would have established the fact of nuisance beyond any doubt was not produced, but the Court is urged to resort to evidence of a secondary and less satisfactory nature upon which to determine the important rights of the parties.

Under the facts and circumstances, as disclosed by the record, we would have been obliged to reverse the ruling of the Court below and leave the plaintiffs to the necessity of making good their allegation of nuisance at the hearing, in order to entitle themselves to injunctive relief, and this course would be pursued, if we were confined in our investigation of this case to the mere fact of nuisance. But we are not so restricted, as the Legislature has spoken upon the subject of this controversy and it is our duty to give due heed to what it has said. Its declared will is the law and must be enforced, if it has been sufficiently expressed or by fair construction it can be ascertained. The Legislature by chapter 670 of the Laws of 1899 undertook to protect public water supplies from contamination by providing for a thorough system of inspection and the adoption of such sanitary measures as would be likely to contribute to that end. This law contained no provision as to the discharge of sewage into any stream of the State from which a public water supply is taken, but simply related to the subjects of inspection and sanitation. Believing that such a system was not adequate to the full protection of the people of this State from contamination of the water used for drinking and other domestic purposes, the Legislature passed another act, it being chapter 159 of the Laws of 1903, entitled, as the former act, "An Act to Protect Water Supplies." This act contained all the features of the act of 1899 and provided generally in section 1 that water companies should take reasonable precautions to insure the purity of water supplied to the public. It is provided in section 2 that companies which are supplied from lakes, ponds, or small streams not more than fifteen miles in length shall at their own expense have a sanitary inspection of their entire watershed not less than once in every three calendar months and special inspections when circumstances seem to require them. It then directs how the inspection shall be made, namely, by a particular examination of the premises of every inhabitant of the watershed and a search in passing from house to house for dead bodies of animals or the accumulation of filth, excepting uninhabited fields and wooded tracts which are free from suspicion. Where the supply of water is drawn from rivers or large creeks having a minimum daily flow of ten million gallons the provisions of section 2 shall apply only to the fifteen miles of watershed draining into said river or creek next above the intake of the water company. Provision is then made for an inspection by every city or town having a public water supply of its entire watershed, and it is declared to be a misdemeanor to deposit dead animals or human excreta on the watershed of any water supply or to defile, corrupt or pollute any well, spring, drain, branch, brook, creek or other source of public water supply. Then follows section 13 of the act, which is as follows: "No person or municipality shall flow or discharge sewage into any drain, brook, creek or river from which

a public drinking water supply is taken, unless the same shall have been passed through some well-known system of sewage purification approved by the State Board of Health; and the continual flow and discharge of such sewage may be enjoined upon application of any person."

This act has been inserted in the Revisal as chapter 76 and is not materially different as there found from what it was in the original form. The provision in regard to the flowing or discharging of sewage into a stream from which a public water supply is taken seems to be very explicit and susceptible of but one construction. The defendant contends: 1. That section 13 of chapter 159 of the act of 1903, it being section 3051 of the Revisal, applies only to sewers maintained within the distance of fifteen miles above the intake, which is the watershed as defined in the second and third sections of chapter 159 of the act and sections 3045 and 3046 of the Revisal. 2. That if the provision of section 13 is construed to apply to this defendant, whose mill is situated seventeen miles above the intake of the Durham Water Company, then it is unconstitutional and void as being in effect a taking of the defendant's property without condemnation and without compensation; in other words, it is confiscation. We cannot assent to either of these propositions. If we could think that the acts of the defendant are not within the inhibition of that law or that its property is about to be unlawfully taken or interfered with, we would not hesitate to interpose and protect it from such contemplated action. But the meaning of the Legislature is so clear to us and its power thus to legislate is so well established, that we could not so act without plainly disregarding the mandate of the law-making body given in the rightful exercise of its constitutional power. As to the defendant's first contention, it is clear that by the second and third sections of the act the Legislature intended to establish a watershed solely for the purpose of inspection. This is to be deduced from the very language in those sections, and, further, it appears from the manner in which the inspection is required to be made that sewage was not the source of infection or pollution intended to be guarded against by the inspection of the watershed. It is plainly excluded by the very terms of those two sections. At least it so appears to us. But if there could be any doubt as to the true meaning of that part of the act, we think that section 13 (Rev., sec. 3051), which is quoted above, is so broadly worded as to absolutely preclude the construction that the Legislature intended to limit the acts therein prohibited to be done to the watershed of fifteen miles above the intake. We can give to that section no other meaning unless we read into it something that is not there and clearly not intended to be there. The act forbidden is "the flow or discharge of sewage into any river from which a public drinking supply is taken," unless purified as therein provided. It does not confine its opera-

tion to the watershed, but extends to any stream from which water is taken to be supplied to the public for drinking purposes. To limit its scope as suggested would be to defeat the clearly expressed intent of the Legislature, and this we are not permitted to do. We entertain no doubt as to what was intended and we are constrained to hold that the admitted acts of the defendant are within the prohibition of the statute.

The second position is equally untenable. It will be observed by reading the act that it is not required that the sewage discharged into the stream should injuriously affect the water at the intake; it is quite sufficient if it pollutes the water at the sewer's outlet. The Legislature has decided that it is desirable to preserve our natural streams in at least their present state of purity, and where they have been polluted, to remove the cause as speedily and effectually as possible. It has, therefore, said that no person shall deteriorate the water at all by sending sewage into a natural stream until it has been purified and made wholesome or until all the noxious matter in it has been eliminated. And this means, of course, that the water shall not be poisoned by sewage at the outfall. We must assume that the defilement of the water is an injury which is forbidden by the Legislature for perfectly good and sufficient reasons. It is not for us to question the policy or expediency of such an enactment. In this respect the Legislature has a large discretion to be exercised in such way as will in its judgment promote the interests and advance the welfare of the people, and it has this discretion to such an extent as to be virtually a law unto itself so far as the manner of its exercise is concerned. Such legislation is not intended merely to abate an existing nuisance, but to prevent that being done which is a menace to the public health and which it is supposed may become a deadly peril and a public nuisance because fatal in its consequences. It is not, therefore, a void law because it is founded upon mere apprehension of evil, but is a precautionary measure which is clearly within the police power of the State and to be adopted when deemed necessary to secure the public health. We think the general principles we have thus stated will be found clearly stated by *Sir George Jessel*, for the Court, and supported by cogent reasoning in *Attorney-General v. Cockermouth Local Board*, L. R., 18 Eq., 172. That case and this one are not unlike in the facts to which the principle was applied. But a more elaborate treatment of the doctrine in its relation to the polices power as its basis will be found in *State v. Wheeler*, 44 N. J. L., 88. The facts in that case were also like those we now have before us in this record. The language of *Judge Magie*, speaking for the Court, would seem to have been uttered with reference to the facts we have here, did we not know it was actually used in another case. Its appositeness must be our apology for quoting copiously from that case. The Court says: "The whole act plainly shows a design to

protect from pollution the waters of creeks, etc., used as the feeders for reservoirs for public use, without any reference as to whether such pollution in fact appreciably affects the waters when arrived at the reservoir. Nor does such a construction render this act objectionable. The design of the act is not to take property for public use, nor does it do so within the meaning of the Constitution. It is intended to restrain and regulate the use of private property so as to protect the common right of all the citizens of the State. Such acts are plainly within the police power of the Legislature, which power is the mere application to the whole community of the maxim, '*sic utere tuo, ut alienum non laedas.*' Nor does such a restraint, although it may interfere with the profitable use of the property by its owner, make it an appropriation to a public use so as to entitle him to compensation. Of the right of the Legislature thus to restrain the use of private property in order to secure the general comfort, health and prosperity of the State, 'no question ever was or, upon acknowledged general principles, ever can be made, so far as natural persons are concerned.' *Redfield, C. J.*, in *Thorpe v. Rutland R. R.*, 27 Vt., 149. The same view has been always held in this State, and notably in the case of *State v. Common Pleas of Morris*, 7 Vroom, 72. It was also there held that the extent to which such interference with the injurious use of property may be carried is a matter exclusively for the judgment of the Legislature when not controlled by fundamental law. Nor is there anything to render such legislation objectionable because in some instances it may restrain the profitable use of private property, when such use in fact does not directly injure the public in comfort or health. For to limit such legislation to cases where mutual injury has occurred, would be to deprive it of its most effective force. Its design is preventive, and to be effective it must be able to restrain acts which tend to produce public injury. Many instances of such an exercise of this power can be found. The State regulates the use of property in intoxicating liquors by restraining their sale, not on the ground that each particular sale does injury, for then the sale would be prohibited, but for the reason that their unrestrained sale tends to injure the public morals and comfort. The State is not bound to wait until contagion is communicated from a hospital established in the heart of a city—it may prohibit the establishment of such a hospital there, because it is likely to spread contagion. So the keeping of dangerous explosives and inflammable substances, and the erection of buildings of combustible materials within the limits of a dense population, may be prohibited because of the probability or possibility of public injury. Such instances might be indefinitely multiplied, but these are sufficient to illustrate this case. The object of this legislation is to protect the public comfort and health. For that purpose the Legislature may restrain any use of private property which tends to the injury of those public interests. That the

pollution of the sources of the public water supply does so tend, no one will deny."

We might well content ourselves with stopping here and resting our judgment upon the unanswerable argument there presented, and we would do so but for the great importance of the question and the far-reaching consequences of our decision. The police power, by virtue of which this legislation is vindicated and justified, is no new or unusual exercise of the sovereign will. It has its origin in the most ancient maxims of jurisprudence. All property was originally acquired subject to regulation in its use by those cardinal principles embodied in the maxim, "The safety of the people is the supreme law," and that other maxim, "So use your own as not to injure another." This was the original condition imposed upon the right of property in things, that it should be enjoyed subject to reasonable regulations when considered necessary to promote the general good of society. A good statement of the nature and extent of this police power is to be found in *Thorpe v. Railway Co.*, 27 Vt., 140, where *Redfield, C. J.*, says: "This police power of the State extends to the protection of the lives, limbs, health, comfort and quiet of all persons, and the protection of all property within the State, according to the maxim, *sic utere tuo, et alienum non laedas*, which being of universal application, it must of course be within the range of legislative action to define the mode and manner in which every one may so use his own as not to injure others. There is also the general police power of the State, by which persons and property are subjected to all kinds of restraints and burdens, in order to secure the general comfort, health and prosperity of the State, of the perfect right, in the Legislature, to do which no question ever was, or upon acknowledged general principles ever can be, made, so far as natural persons are concerned. And it is certainly calculated to excite surprise and alarm that the right to do so in regard to railways should be made a serious question. This objection is made generally upon two grounds: 1. That it subjects corporations to virtual destruction by the Legislature; and 2, that it is an attempt to control the obligation of one person to another, in matters of merely private concern. The first point has already been somewhat labored. It is admitted that the essential franchise of a private corporation is recognized by the best authority as private property, and cannot be taken without compensation, even for public use."

He then proceeds to demonstrate conclusively that the police power resides primarily and ultimately in the Legislature, and that private interests of every kind fall legitimately within the range of legislative control, both in regard to natural and artificial persons. "It seems incredible," he says, "how any doubt should have arisen upon the point now before the Court. And it would seem it could not, except for some undefined apprehension, which seems to have pre-

vailed to a considerable extent, that a corporation did possess some more exclusive powers and privileges upon the subject of its business, than a natural person in the same business, with equal power to pursue and to accomplish it, which, I trust, has been sufficiently denied." The general conclusion reached is that there can be no manner of doubt that the Legislature may, if the public good is deemed to demand it—of which it is the judge, its judgment in all doubtful cases being final—require property to be used by persons, as well as their business to be conducted, so as to prevent harm or injury to the public. The same principle is strongly stated in *State v. Common Pleas of Morris*, 36 N. J. L., 72. "While alcoholic stimulants are recognized as property and are entitled to the protection of the law, ownership in them is subject to such restraints as are demanded by the highest considerations of public expediency. Such enactments are regarded as police regulations, established for the prevention of pauperism and crime, for the abatement of nuisances and the promotion of public health and safety. They are a just restraint of an injurious use of property, which the Legislature has authority to impose, and the extent to which such interference may be carried must rest exclusively in legislative wisdom where it is not controlled by fundamental law. It is a settled principle, essential to the right of self-preservation in every organized community, that however absolute may be the owner's title to his property, he holds it under the implied condition 'that its use shall not work injury to the equal enjoyment and safety of others, who have an equal right to the enjoyment of their property, nor be injurious to the community.' Rights of property are subject to such limitations as are demanded by the common welfare of society, and it is within the range and scope of legislative action to declare what general regulations shall be deemed expedient. If, therefore, the Legislature shall consider the retail of ardent spirits injurious to citizens, or productive of idleness and vice, it may provide for its total suppression. Such inhibition is justified only as a police regulation, and its legality has been recognized in well-considered cases. It is neither in conflict with the power of Congress over subjects within its exclusive jurisdiction, nor with any provisions of our State Constitution, nor with general fundamental principles. Cooley on Cons. Limitations, p. 583, and cases there referred to; *Thurlow v. Massachusetts*, 5 How., 504. It is not necessary to amplify discussion on this point, or to criticise the cases in detail. The view here taken underlies the whole subject of police regulations, and cannot logically be narrowed in its application."

In *Commissioners v. Alger*, 7 Cush., 53, *Chief Justice Shaw*, referring to the police power says: "This is very different from the right of eminent domain, the right of a government to take and appropriate private property to public use, whenever the public

exigency requires it; which can be done only on condition of providing a reasonable compensation therefor. The power we allude to is rather the police power, the power vested in the Legislature by the Constitution, to make, ordain and establish all manner of wholesome and reasonable laws, statutes and ordinances, either with penalties or without, not repugnant to the Constitution, as they shall judge to be for the good and welfare of the Commonwealth, and of the subjects of the same. It is much easier to perceive and realize the existence and sources of this power than to mark its boundaries, or prescribe limits of its exercise. There are many cases in which such a power is exercised by all well-ordered governments, and where its fitness is so obvious that all well-regulated minds will regard it as reasonable." He then cites numerous instances in which the power can be rightfully exercised, and among them the use of property near inhabited villages in such a way as to produce dangerous exhalations, injurious to health and dangerous to life, and proceeds: "Nor does the prohibition of such noxious use of property, a prohibition imposed because such use would be injurious to the public, although it may diminish the profits of the owner, make it an appropriation to a public use, so as to entitle the owner to compensation. He (the owner) is restrained, not because the public have occasion to make any use of the property, or to make any benefit or profit to themselves from it, but because it would be a noxious use, contrary to the maxim, *sic utere tuo, ut alienum non laedas.* It is not an appropriation of the property to a public use, but the restraint of an injurious private use by the owner, and is therefore not within the principle of property taken under the right of eminent domain." A case directly in point is *State v. Streeper*, 5 N. J. L., 115.

The very contention made in this case that the property of the defendant is taken unlawfully and without due process of law, and that it is denied the equal protection of the laws, thereby violating the fourteenth amendment to the Constitution of the United States, was fully met and answered in *Mugler v. Kansas*, 123 U. S., 623, a leading and authoritative decision upon this question. The Court, by *Harlan, J.*, there says: "Undoubtedly the State, when providing by legislation for the protection of the public health, the public morals or the public safety, is subject to the Constitution of the United States, and may not violate rights secured or guaranteed by that instrument, or interfere with the execution of the powers confided to the General Government. But neither the fourteenth amendment, broad and comprehensive as it is, nor any other amendment, was designed to interfere with the power of the State, sometimes termed its police power, to prescribe regulations to promote the health, peace, morals, education, and good order of the people, and to legislate so as to increase the industries of the State, develop its resources, and add to its wealth and prosperity." He then asks the question, "Who shall

determine whether the particular use of the property is injurious to the public?" and gives this answer: "Power to determine such questions, so as to bind all, must exist somewhere; else society will be at the mercy of the few. Under our system that power is lodged with the legislative branch of the government. It belongs to that department to exert what are known as the police powers of the State, and to determine, primarily, what measures are appropriate or needful for the protection of the public morals, the public health, or the public safety." Summing up and stating the result of all the decisions of that Court, it is further said: "The principle that no person shall be deprived of life, liberty, or property, without due process of law, was embodied in substance in the Constitutions of nearly all, if not all, of the States at the time of the adoption of the fourteenth amendment, and it has never been regarded as incompatible with the principle, equally vital, because essential to the peace and safety of society, that all property in this country is held under the implied obligation that the owner's use of it shall not be injurious to the community. This Court has, nevertheless, with marked distinctness and uniformity, recognized the necessity, growing out of the fundamental conditions of civil society, of upholding State police regulations which were enacted in good faith, and had appropriate and direct connection with that protection of life, health and property which each State owes to her citizens. A prohibition simply upon the use of property for purposes that are declared, by valid legislation, to be injurious to the health, morals, or safety of the community, cannot, in any just sense, be deemed a taking or an appropriation of the property for the public benefit. Such legislation does not disturb the owner in the control or use of his property for lawful purposes, nor restrict his right to dispose of it, but is only a declaration by the State that its use by any one, for certain forbidden purposes, is prejudicial to the public interests."

It was said in *Munn v. Illinois*, 94 U. S., 124, that while power does not exist with the whole people to control rights that are purely and exclusively private, government may require "each citizen to so conduct himself, and to use his own property, as not unnecessarily to injure another. This is the very essence of government; and has found expression in the maxim, *sic utere tuo, ut alienum non laedas.* From this source come the police powers, which, as was said by *Chief Justice Taney* in the *License cases*, 5 How., 583, are nothing more nor less than the powers of government inherent in every sovereignty, that is to say, the power to govern men and things." And again at page 124: "A body politic is a social compact by which the whole people covenants with each citizen, and each citizen with the whole people, that all shall be governed by certain laws for the common good." The same Court said in *Beer Co. v. Massachusetts*, 97 U. S., 32: "If the public safety or the public morals require the dis-

continuance of any manufacture or traffic, the hand of the Legislature cannot be stayed from providing for its discontinuance, by an incidental inconvenience which individuals or corporations may suffer. All rights are held subject to the police power of the State." But the case of *Fertilizer Company v. Hyde Park*, 97 U. S., 659, seems to be directly in point. It involves the validity of an ordinance against conducting an unwholesome business within the corporate limits of the village of Hyde Park, and the plaintiff, who at great expense had erected fertilizer works in the county and transported animal matter through the village, sought to enjoin the enforcement of the ordinance which it claimed would utterly ruin its business. The same contention was made there as here. The Court in *Mugler v. Kansas*, 123, U. S., at page 666, referring to that case and answering the contention, said: "The enforcement of the ordinance in question operated to destroy the business of the company, and seriously to impair the value of its property. As, however, its business had become a unisance to the community in which it was conducted, producing discomfort and often sickness among large masses of people, the Court maintained the authority of the village, acting under legislative sanction, to protect the public health against such nuisance. It (the Court) said: "We cannot doubt that the police power of the State was applicable and adequate to give an effective remedy. The power belonged to the States when the Federal Constitution was adopted. They did not surrender it, and they all have it now. It extends to the entire property and business within their local jurisdiction. Both are subject to it in all proper cases. It rests upon the fundamental principle that every one shall so use his own as not to wrong and injure another. To regulate and abate nuisances is one of its ordinary functions.'"

Cases might be cited almost without number to sustain the general proposition now being considered. We will refer to several decided in the courts of other States which have a direct bearing upon the question. *State v. Griffin*, 69 N. H., 1; *City of Durango v. Chapman*, 27 Col., 169; *Com. v. Russell*, 172 Pa. St., 506; *Haskell v. New Bedford*, 108 Mass., 208.

This Court has said, in *Brown v. Keener*, 74 N. C., 714: "It is too late to question that the public power of a State (which is a part of the general legislative power) extends to the providing for every object which may be reasonably considered necessary for the public safety, health, good order, or prosperity, and which is not forbidden by some restriction in the State or Federal Constitution, or by some recognized principle of right and justice found in the common law. It is unnecessary to consider at present the limits of this extensive power, since it clearly includes the right to provide for and compel the clearing out not only of such water courses as are naturally navigable, but of all such water courses and drains as are not and

never were navigable, but which are necessary for carrying off the surplus rain water, thereby promoting the public health, and enabling a considerable portion of territory otherwise uninhabitable to be brought into cultivation. *Norfleet v. Cromwell*, 70 N. C., 634; *People v. Mayor of Brooklyn*, 4 N. Y., 440; *Coster v. Tidewater Company*, 18 N. J. Eq., 54; *State v. Blake*, 36 N. J. L., 442; *Reeves v. Treasurer of Wood County*, 8 Ohio St., 343; Cooley on Const. Lim., ch. 16; 2 Dillon on Mun. Corp., sec. 506." Other cases which have been decided by this Court involving in one form or another questions arising out of the exercise of police power are: *State v. Muse*, 20 N. C., 463; *Intendant v. Sorrell*, 46 N. C., 49; *Pool v. Trexler*, 76 N. C., 297; *Norfleet v. Cromwell*, 70 N. C., 634; *State v. Joyner*, 81 N. C., 534; *Winslow v. Winslow*, 95 N. C., 24; *State v. Yopp*, 97 N. C., 477; *State v. Pendergrass*, 106 N. C., 664; *State v. Stovall*, 103 N. C., 416; *State v. Hay*, 126 N. C., 999; *Hutchins v. Durham*, 137 N. C., 68; *State v. McGinnis*, 138 N. C., 724.

It is, of course, no defense that pure and wholesome water can be obtained from other sources than the Eno River. 2 Fanharm on Waters, sec. 515. The fact is that the water supply of Durham is drawn from that stream and that is what protects it under the act from being fouled by sewage. The preservation of the public health was the chief concern of the Legislature, and the purpose of the act was to remove any possible danger which should menace it. Whether the plaintiffs would have any standing in court without the aid of the statute, and if left to depend upon its rights to use the water of the Eno River under its contract with the water company, if it has one, is a question not presented for consideration, and upon it we express no opinion. Our decision must rest solely on the provisions of the statute, which is susceptible of but one meaning, and which declares explicitly that streams used as is the Eno River shall not be polluted, as disease may be communicated to the inhabitants of towns and cities by the use of the water. The fact that the public supply is taken from the stream is sufficient to bring it within the protection of the act, for we must construe the law as it is written and according to its true intent, looking at the evil sought to be remedied and giving it such effect as will not in the least disappoint the will of the people as expressed therein. If any hardship results, it is not from the construction of the law, but from the law itself and the declared policy of the State that the public health must be safeguarded. The welfare of the public is considered in law superior to the interests of individuals, and when there is a conflict between them the latter must give way. *'Necessitas publica major est quam privata."* As the law is plainly written, so must we decide. The remedy of those who may suffer is by an appeal to the law-making body, who alone can abate the rigor of its enactment.

The judgment must be affirmed, but the Court below may so draw its order as to give the defendant a reasonable opportunity to comply with the statute. The injunction should operate so as to do the least possible injury to the defendant's property and business consistent with the maintenance of the rights and interests of the public.

Affirmed.

SMALLPOX.

During the biennial period just past, the number of cases of smallpox has increased, while the death rate has diminished. The gradual decrease in the death rate during the past four years is quite striking. When we consider the fact that in the last smallpox year, from May 1, 1905, to May 1, 1906, the total number of deaths in 6,049 cases was only 17, or 0.0028 per cent., it is easy to understand the indifference of the people to it and the consequent difficulty in preventing its spread. It has become quite common for people to say that they would rather have smallpox than be vaccinated.

The following is a tabulated statement of our smallpox statistics for the past four years, in order that the reader may make a comparison of this biennial report with the preceding:

	1902–'03	1903–'04	1904–'05	1905–'06
Counties	58	65	78	67
Cases:				
White	1,861	2,840	3,636	2,798
Colored	3,595	2,530	3,739	3,251
Total	4,456	5,370	7,375	6,049
Deaths:				
White	58	35	13	5
Colored	105	34	18	12
Total	163	69	21	17
Death rate:	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*
White	3.12	1.23	0.36	0.0017
Colored	4.04	1.34	0.48	0.0036
Average	3.60	1.28	0.42	0.0028

From the above it appears that "high-water mark" was reached in 1904-5, with the largest number of cases, 7,375, in the largest number of counties, 78. The death rate, however, has steadily and rapidly diminished, the drop being from 3.60 in 1902-3 to 0.0028 in 1905-6.

The total number of cases of smallpox reported, from the occurrence of the first case in January, 1898, to May 1, 1906, a little over eight years, is: Whites, 13,174, with 190 deaths;

colored, 17,355, with 258 deaths; a grand total of 30,529 cases and 448 deaths, which means that during the eight years 1½ per cent. of the entire population of the State has had smallpox.

COMPULSORY VACCINATION.

In June, 1905, owing to the prevalence of smallpox in a certain township in Washington County, the Sanitary Committee of that county ordered compulsory vaccination, and in addition the closing of the schools in the infected territory unless both teachers and pupils gave evidence of successful vaccination. This was resisted by the County Superintendent of Public Instruction, and the following correspondence, including a decision by the Attorney-General of the State, followed:

PLYMOUTH, N. C., June 5, 1905.

DR. R. H. LEWIS.

DEAR DR. LEWIS:—We have smallpox in one township in our county. The Board of Health has ordered compulsory vaccination in that township and offers free vaccination to whole county; it has also ordered compulsory vaccination in any township in which a case of smallpox occurs, and also that no school, public or private, shall be taught in the county unless the teacher has a certificate of successful vaccination, and no pupil can attend unless a certificate of successful vaccination is presented to the teacher on admission of each pupil. A failure to comply bars teacher from teaching in the county.

Conditions are such that we thought this necessary. Of course, it is all unpopular and I come in for most of the abuse, but don't care. Our Board of Education did not convene until July 3d, when new board goes in and elects new Superintendent, and we could not wait, so Board of Health acted. Now, our Superintendent of Education says I have no right to stop any school, and the fight is on and schools are about to commence.

Please do me the kindness, if we are right, to get Mr. Joyner, Superintendent of Education, to write our Superintendent and make him behave; or, if we are wrong, let me know at your earliest convenience. Please send me the latest copy of our health laws, as I am not sure as to means of enforcing vaccination and what the penalty is. Would be glad if you will explain to me fully, as we will have to make many arrests at first among the negroes and want to proceed beyond any possibility of failure or weakening, as the necessity is great.

Very respectfully,

W. H. WARD, M. D.,
Superintendent of Health.

RALEIGH, June 6, 1905.

MR. J. Y. JOYNER,
Superintendent Public Instruction, Raleigh, N. C.

MY DEAR SIR:—I enclose a letter just received from the Superintendent of Health of Washington County, which explains itself. I also enclose a copy of an act relating to the Board of Health, as amended.

I think it is clear that under this law the County Sanitary Committee, if in their judgment it is necessary, to protect the public health, have the right to close the schools, both public and private, as well as to prevent any public gatherings. It is so eminently reasonable, when you think of how contagious diseases, such as smallpox, are spread, that I do not suppose any man who thinks seriously about the subject would attempt to controvert it.

If you agree with me I would be glad if you would write to the Superintendent of Instruction of Washington County asking him, instead of opposing the efforts to prevent the spread of this loathsome disease, to lend his aid in forwarding the measures to get the people protected by vaccination.

Very truly yours,
RICHARD H. LEWIS, M. D.,
Secretary.

OFFICE OF SUPERINTENDENT PUBLIC INSTRUCTION,
RALEIGH, June 13, 1905.

DR. R. H. LEWIS,
Raleigh, N. C.

DEAR SIR:—I beg to acknowledge the receipt of your letter of June the 6th. My absence from the office has prevented an earlier reply to the same. I have deemed it wisest to refer the matter to the Attorney-General for his official opinion before writing to the County Superintendent. I shall act in accordance with the opinion of the Attorney-General, so as to be sure of my ground before acting.

Very truly yours,
J. Y. JOYNER,
Superintendent Public Instruction.

OFFICE OF SUPERINTENDENT PUBLIC INSTRUCTION,
RALEIGH, June 23, 1905.

DR. R. H. LEWIS,
Raleigh, N. C.

DEAR SIR:—I beg to enclose copy of the opinion of the Attorney-General in regard to the enforcement of compulsory vaccination in Washington County, and to say that I have just written to the County Superintendent, enclosing a copy of the opinion, and advising that the law be obeyed without resistance.

Very truly yours,
J. Y. JOYNER,
Superintendent Public Instruction.

WAYNESVILLE, N. C., June 15, 1905.

HON. J. Y. JOYNER,
Superintendent Public Instruction, Raleigh, N. C.

DEAR SIR:—I have the honor to acknowledge the receipt of your favor of the 13th inst., with enclosures, in the matter of the power of the Board of Health of the county of Washington to order compulsory vaccination in a certain township in that county where the presence of smallpox exists or is suspected. In reply I beg to submit the following:

Chapter 214, Laws 1893, as amended, is an act relating to the Board of Health. The Supreme Court of North Carolina has said that it "is a well-considered and carefully drawn statute for the preservation of the public health." Section 22 thereof, entitled "Vaccination," contains the following language: "* * * the Sanitary Committee of any county may make such regulations and provisions for the vaccination of its inhabitants and impose such penalties as they may deem necessary to protect the public health."

The public safety is the highest law, and the preservation of the public health has always been considered a proper field for the exercise of the police power.

In *State v. Hay*, 126 N. C., 999, the Supreme Court of this State uses the following language: "The highest medical authorities, confirmed by long experience of mankind, attest the efficacy of vaccination as a preventive or alleviative of a most dreadful disease—smallpox"—and expressly decides that the authorities of a county or town may make regulations and provisions for the vaccination of the inhabitants, and enforce them by penalties.

In view of this decision of the Supreme Court of our State, which is recognized as the law of the land by Cooley in his Constitutional Limitations, 7th Ed., p. 880, and the common observation of mankind, it seems a little strange that there should be any resistance to the enforcement of so salutary a law—a law designed to suppress the spread of a deadly pestilence that walketh at noonday.

I am clearly of the opinion that the Board of Health of the county of Washington possesses the power to order compulsory vaccination in any township where smallpox exists.

Very truly yours,

ROBERT D. GILMER,
Attorney-General.

TYPHOID FEVER AT ELIZABETH COLLEGE, CHARLOTTE.

MINUTES.

At a joint conference of Dr. C. S. McLaughlin, Superintendent of Health for Mecklenburg County, and Dr. F. O. Hawley, City Physician and Health Officer, Charlotte, and Dr. C. A. Misenheimer, Physician for Elizabeth College, and D. A. Tompkins, Consulting Engineer, the following points were agreed upon:

1. That in order to assure patrons of the college of the safety of the college in health matters, an investigation be immediately made by a well-known sanitary engineer.

2. That the State Board of Health be asked to send a representative here to assist in this work.

3. That the State Board of Health be requested to ask the health authorities of the United States Government to send a representative expert here to assist in this work.

4. The purpose is not alone to find cause of the fever, but to get such sanction of report as will carry the fullest conviction everywhere and immediately.

(Signed) C. S. McLaughlin, M. D.,
Superintendent of Health.

F. O. Hawley,
City Physician and Health Officer.

C. A. Misenheimer,
College Physician.

D. A. Tompkins,
Consulting Engineer.

REPORT OF PASSED ASSISTANT SURGEON JOHN F. ANDERSON, UNITED STATES PUBLIC HEALTH AND MARINE HOSPITAL SERVICE.

Surgeon-General U. S. Public Health and
Marine Hospital Service,
Washington, D. C.

Sir:—I have the honor to submit the following report, in accordance with instructions contained in Bureau letter of July 2, 1906, directing me to proceed to Charlotte, N. C., and investigate an outbreak of typhoid fever in that city.

Upon arrival in Charlotte, in obedience with my instructions, I called upon Dr. Hawley, the City Physician, but was informed by him that the proposed investigation was not on account of typhoid fever in the city of Charlotte, but on account of an outbreak of fever in Elizabeth College, situated in the environs of the city. I there met the principal of the school, the school physician and two members of the board of trustees, and Mr. W. W. Locke, of the Metropolitan Water Board, Boston, Mass., who had been engaged by the school to investigate the outbreak of fever in Elizabeth College.

This College is situated on one of the hills by which the city is partly surrounded. The College buildings were erected in 1899, and so far as I was able to learn, modern ideas in regard to construction, plumbing, etc., were employed. The dining-room, kitchen and other rooms where food is kept are well screened from flies and kept clean. The water supply is from the city mains. The milk supply up to April 19th was from cows kept at the school, but from that date until the close of the school, May 22d, an additional supply was obtained from the Watkins dairy, from two to three gallons being received daily. Ice cream was obtained at various times from Brannan, a dealer in Charlotte. Brannan obtained his milk supply from Dotger and Kirkpatrick's dairies.

Elizabeth College had during the past session 180 pupils and teachers; of these, 92 boarded in the College. Dr. King, the principal, had eight in his family; he lived in a separate house and had the same water, ice and food, though his meals were prepared in his own house, with the exception of the Watkins milk, as the school. There were 24 servants employed in the buildings.

From the 10th to the 20th of May the school physician reports thirty-three cases of typhoid fever among the pupils and teachers; from the infirmary record I think we can be sure that seventeen only were genuine typhoid, the other cases having a duration of less than a week, some as short as four days. No case occurred in the principal's family and none among the servants, who were all negroes. So far as could be determined, none of the day scholars, about eighty in number, developed typhoid during the time.

In the city of Charlotte there is considerable typhoid fever; just how much I am not able to say, as there are no requirements compelling the reporting of typhoid fever. Fifty cases were reported for the month of June, and thirty-eight cases were reported under treatment during the week ending July 4th, but I think double this number would not be far out of the way.

Two main causes operate for the prevalence of typhoid fever in the city itself: 1. The city water supply. 2. The large number of wells.

I made no attempt to investigate the second cause, but paid considerable attention to the city water supply. This supply is derived

from a watershed about five miles square; the water from the shed is collected in a reservoir, where partial sedimentation takes place, and is passed through a mechanical filter, thence pumped into a standpipe, and from there distributed through the city. There are about forty families living on the watershed. Three dairies, containing about one hundred cows, are also on the watershed. At the present time there are two undoubted cases of typhoid fever, and possibly a third one convalescent, among those living on the watershed. One of these cases, which I saw, was within a mile of the reservoir.

The flow of water into the reservoir is very rapid, resulting in the quick washing by rain of material deposited on the ground into the reservoir. These cases of typhoid fever on the watershed are a serious menace to the city water supply, and some means should be found to bring about their removal.

The water after passing through the filtration plant is almost colorless, but recent examination of it by Penniman and Browne, of Baltimore, Md., shows the presence of *B. coli.*

There are no proper examinations made of the raw and filtered water so that it can be determined just what the plant is doing. It is plain that there is no scientific control of the filtration system, without which no filtration system can give satisfactory results.

Other than the two main sources of infection in the city are the ice, milk, contacts, flies, fresh vegetables, and fruits, such as berries. Up to June 1st the ice plant obtained its water from an abandoned mine shaft, which is so situated as to receive the drainage of a number of houses and factories. The manager of the ice plant claims that all the water used for making ice is distilled, but it has been my experience with ice manufacturers that at times, when the supply of distilled water runs low, plain water is also used.

There are many dairies supplying milk in the city. Time did not permit me to visit all of them. I visited Watkins', Dotger's and Culp's. The water at Watkins' dairy is from a spring, or a number of springs; two families reside near this spring and it would be easy for surface drainage to get into it. As the additional source of milk supply for Elizabeth College, which was first obtained April 19th from this dairy, I examined into its methods, water, and general conditions at some length. I was unable to learn of any case of sickness among the employees or persons living on the farm, but information on this subject was not freely given—in fact, refused. So far as I was able to learn, it was not the custom to sterilize the returned milk cans and bottles; they were simply washed out with warm water and soap and then rinsed out with cold water, which was obtained from a well of the spring water outside the washing room or from the troughs in which the milk cans are kept in the washing room. This last practice seems to me to be particularly per-

nicious, for, if a returned milk bottle from a house in which there was typhoid fever should be infected by any means, it would be possible to rinse this bottle in the bucket which was used to dip up the water to infect many other bottles and the water in the troughs or well of spring water. It certainly would seem that all milk cans and bottles should be sterilized before being used a second time.

A visit was made to what is known as the "Upper Watkins farm," which supplies part of the Watkins milk. The water supply here is a surface well, about fifteen feet deep; near the well is a negro cabin, in which at the time of my visit was a child who had been sick several days—clinically the case seemed to be typhoid fever. There was no privy and the dejects could easily drain into the shallow well. The well supplied water for washing the cans and cooling the milk.

In view of the fact that the College first began to get milk from the Watkins dairy on April 19th, or just twenty-one days before the first case of fever developed there, and that no case occurred in the principal's family, who had the same water and food supply, but not the milk from this dairy, I am inclined to regard the Watkins dairy milk as a very probable source of infection for the College.

Moreover, the Presbyterian College for Women had 112 boarding pupils who used the same water supply as Elizabeth College but a different milk supply, and, except for one case of typhoid fever, which from the history probably did not originate in Charlotte, had no fever this spring. This probably excludes the city water as the cause of the outbreak of seventeen cases in Elizabeth College.

A rather general impression prevailed in certain quarters that the plumbing of the College was the cause of the fever, but it is generally accepted among sanitarians that defective plumbing of itself cannot cause typhoid fever; besides, I consider the plumbing in good condition and believe that it had nothing to do with the outbreak of fever.

A partial chemical examination was made by Dr. Kastle, Chief Division of Chemistry, of the filtered city water and of the water from the tap in the cooling room at Watkins' dairy. This examination, in connection with the bacteriological examination, shows that the city water is bad. The chlorine, nitrates and nitrites of the Watkins water are high and the water, chemically as well as bacteriologically, is unfit for drinking purposes.

BACTERIOLOGICAL EXAMINATION.

Samples of water were taken from various places, placed on ice and brought to the Hygienic Laboratory for study. The samples were taken from places which appeared to have more or less connection with the outbreak in Elizabeth College. Thirteen samples in all were taken from the following places:

No. 1. City tap water, Elizabeth College. No. 2. Tap in cooling room at Watkins' dairy. No. 3. Well of spring water outside washing room, Watkins' dairy. No. 4. Trough for milk cans in washing room, Watkins' dairy. No. 5. Well water, Culp's farm. No. 6. Well water, Dotger's dairy. No. 7. Well water, Lower Watkins farm. No. 8. Mine shaft near ice factory. Nos. 9, 10 and 11. Filtered water, filtration plant. No. 12. Raw or unfiltered city water. No. 13. City water at Dr. Bland's house.

Samples Nos. 3, 4 and 10 were not studied in detail, as other samples from practically the same source were.

Sample Number.	Source of Water.	Number Bacteria per Cubic Centimeter.	Minimum Quantity Producing Gas in Lactose Bouil at 42° C.	Presumptive Test for B. Coli.	Diagnostic Tests for B. Coli.							
					Morphology.	Motility.	Gelatine Liquefaction.	Gas in Lactos Broth.	Milk Coagulation and Acid Produced.	Indol Test.	Notrates Reduced.	B. Coli.
			Cubic Centimeters.									
1	City water, Elizabeth College	100	1.0	x	Rod	Slight	------	x	x	x	x	Yes.
2	Tap in cooling room, Watkins' dairy	1,800	0.1	x	Rod	Slight	------	x	x	x	x	Yes.
3	Well of spring water, Watkins' dairy	7,000	0.1	x	------	------	------	------	------	------	------	
4	Trough for milk cans, Watkins' dairy	9,000	0.1	x	------	------	------	------	------	------	------	
5	Well at Dotger's dairy	100	10.0	x	Rod	Slight	------	x	x	x	x	Yes.
6	Well at Culp's dairy	40	10.0	x	Rod	Slight	x	x	x	x	x	(?)
7	Well at lower Watkins farm	12,000	0.1	x	Rod	Slight	------	x	x	x	x	Yes.
8	Old mine shaft near ice plant	8,000	0.1	x	Rod	Slight	------	x	x	x	x	Yes.
9	Filtered water gallery, filtration plant	800	1.0	x	Rod	Slight	------	x	x	x	x	Yes.
10	------do	700	1.0	x	Rod	Slight	------	x	x	x	x	Yes.
11	------do	------	1.0	x	------	------	------	------	------	------	------	
12	Unfiltered city water	6,000	0.1	x	Rod	Slight	------	x	x	x	x	Yes.
13	City tap water, Dr. Bland's house	100	10.0	x	Rod	Slight	------	x	x	x	x	Yes.

An examination of the foregoing table shows that the colon bacillus was isolated in pure cultures from all of the samples studied, except No. 6, which was doubtful. All of the samples showed the "presumptive test for *B. coli*." Samples of city water showed *B. coli* in as small as 1 cubic centimeter; the filtered city water in 0.1 cubic centimeter.

All the samples from Watkins' dairy spring-water well and from the well at the lower farm showed *B. coli* in as small amounts as 0.1 cubic centimeter. The Culp and Dotger water showed *B. coli* in 10 cubic centimeters.

CONCLUSIONS.

From the foregoing the following conclusions may be drawn:

1. That an efficient daily patrol of the watershed should be made in order to detect cases of illness, especially typhoid fever.

2. Some means should be provided by which all cases of typhoid fever occurring on the watershed could be removed, so as to no longer be a source of danger to the city water supply.

3. Practically the entire water supply of the city of Charlotte is infected.

4. The filtration plant only removes about 88 per cent. of the bacteria.

5. The filtration plant is conducted in an unscientific and faulty manner.

6. There is urgent need of a competent biologist and chemist to make a thorough study of the wells used for drinking water in the city of Charlotte.

7. A daily examination of the raw and filtered water should be made.

8. All infected or suspicious wells and springs should be closed against use for all purposes.

9. The ice factory should be prohibited from using water from the old mine shaft.

10. On account of the fact that the water of certain dairies was found to contain colon bacilli, dairymen should be required to sterilize all milk cans and bottles before being used for fresh milk.

11. On account of the great lapse of time, it is impossible to say definitely where the infection of the seventeen cases at Elizabeth College originated; but it is very probable in the additional supply of milk which was first used at the College twenty-one days before the outbreak of the fever.

12. Elizabeth College should have a sufficient number of cows to supply milk for all its purposes.

13. All the water used for drinking purposes in the College should be boiled.

14. No ice used at the College should be put in the water or milk; these articles can be cooled by being put on the ice or in some other satisfactory manner.

15. In my opinion, the outbreak of fever at Elizabeth College was not due to defective plumbing, as some claimed, nor was it due to any negligence on the part of the College authorities, and could not have been avoided without biological examination of the College supplies.

Respectfully,

(Signed) JOHN F. ANDERSON,

Passed Asst. Surg. and Asst. Director of the Hygienic Laboratory.

Respectfully forwarded:

(Signed) M. J. ROSENAU,

Director Hygienic Laboratory.

REPORT OF MR. WILLIAM W. LOCKE, SANITARY ENGINEER.

TO CHARLES B. KING,

President, and the Trustees of Elizabeth College and Conservatory of Music for Women, Charlotte, N. C.

GENTLEMEN:—On June 30, 1906, I received a telegram from Dr. C. A. Misenheimer to come to Charlotte and investigate an epidemic of typhoid fever at Elizabeth College.

I arrived at Charlotte at 9:30 A. M., July 3d, and entered at once upon the investigation. Dr. R. H. Lewis, Secretary of the State Board of Health of North Carolina, arrived an hour later. He spent the remainder of the day with me in ascertaining as far as possible the facts leading up to the epidemic. He also telegraphed to Washington for a man, and Passed Asst. Surg. John F. Anderson, of the United States Public Health and Marine Hospital Service, came on the morning of July 4th. With Dr. Anderson a systematic investigation was begun, but we found in the beginning that we were handicapped by the length of time which had elapsed since the outbreak of the epidemic and the time of beginning the investigation. The facts regarding the epidemic, as nearly as we could ascertain, were as follows:

Elizabeth College had 180 pupils, of whom 100 were day students and 80 boarded and lived in the College. There were also 12 teachers who lived on the premises, making 92 who boarded at the College table. On May 13, 1906, there were five or six cases of illness which seemed to develop simultaneously. These were followed in rapid succession by other cases. The college year ended on May 22d, and a few cases were reported as developing in the homes of the students, so that the total number reported were thirty-one or thirty-two. The College physician was inclined to call all of these cases typhoid fever, but after a careful inquiry, both from him and the head nurse in charge, I am of the opinion that probably not over seventeen of the

cases were really typhoid. Eight of these were acute and there were two deaths.

In studying the history of this outbreak it was interesting to note that all of the cases were confined to those living at the College, both teachers and students being afflicted, but among the twenty-four servants who also lived at the College not one case developed. Neither was there any sickness in Dr. King's family, consisting of nine persons, who reside in the College yard. There are no wells anywhere upon the premises, the water supply for the College, Dr. King's residence and the barns coming from the city mains. The College dairy furnished all of the milk supply to every one residing within the College yard until April 19, 1906, when additional milk from McD. Watkins was taken, and outside milk was bought from this date until May 30, from one gallon to three and one-half gallons per day being purchased. This outside milk was used both by the servants and those boarding at the College, but not by Dr. King's family, he continuing to use only the milk from the College dairy. Of those who were sick, probably at least six did not drink raw milk, while some who were not sick were inveterate milk drinkers. Some of the ice cream eaten at the College was made from milk produced on the premises and some was made from milk furnished by outside dairymen, but most of the cream was purchased. All of those who were sick ate ice cream, and this led us to investigate the dairies of those men who furnished milk to the ice-cream man.

The investigation included the ice and water supplies of the city, the cases of typhoid in the city, McD. Watkins', Dotger's and Culp's dairies, and Elizabeth College. For convenience I have divided the report into the following heads:

1. Ice supply.
2. Water supply.
3. Typhoid in the city.
4. Milk supplies.
5. Elizabeth College.

1. *Ice Supply.*—It is a habit in Charlotte, as it is in many places, to put ice for cooling purposes directly into the milk and drinking water. I understand that all the ice supplied to the city is manufactured by a local concern which drew practically all of its water supply from August 1, 1905, to June 1, 1906, from an abandoned shaft of a gold mine. The superintendent of the City Water Works informed us that the ice company did not use water enough to make it worth while to present it with a bill during that period, and that the plant was running at its normal capacity during those months. An examination of this abandoned shaft showed that it was 50 feet deep, the water being unusually clear and cold. The superintendent of the plant told me that all of the water used in the manufacture of ice was distilled before being frozen, but he also told me that it was an unusually pure water and perfectly safe to drink. The evaporation

of water and its condensation and freezing cost considerable money. It is certainly a fair inference to suppose that this company is operating its plant as economically as possible, and consequently at least *some* of the water was not distilled before being frozen. Upon the watershed directly above this shaft are many dwellings and factories, and from 125 to 500 feet from it there are from fifteen to twenty dwelling-houses occupied by negroes. All of the drainage coming from this area and from the ice plant itself flows in a ravine within fifty feet of the shaft, the embankment separating the two being the débris thrown out of the shaft.

2. *Water Supply.*—The city water supply is taken from Irwin Creek, which is a small brook located close to Charlotte. A dam was built last year within two miles of the city which caused about twelve acres of farm and pasture land to be flooded. This area was not stripped, nothing being done in preparation for the reservoir except to remove trees and brush, leaving the stumps. The capacity of this reservoir is about 75,000,000 gallons. The area tributary to it has not been surveyed, but the superintendent says it contains about five square miles, being three miles along the course of the brook and approximately two miles wide at the widest part. The slopes are quite steep, causing what is known as a "quick" watershed. Water falling at the upper end of the watershed during a heavy shower will reach the reservoir in about two hours. The soil is a red clay which is nearly impervious to water. Upon this watershed there are about forty houses with a population of about 200 people, 100 cows, 40 to 50 horses and mules, and 40 pigs.

At the present time there are only three large dairies; that owned by Mr. Howland, which contains 30 cows, being the only one very close to running water. The location of Mr. Howland's barn and yards are such that all of the wash from them must run very quickly into the water supply.

There have been at least three cases of typhoid fever upon this watershed during the present year. Two of the cases had recovered at the time of our visit; but one, a negro girl three years old, was still very sick, her mother stating that she took to her bed on June 12th. This family lives in a house on a knoll between two ravines, near the headwaters of the supply. A spring about 160 feet from the house is used as its water supply and it is also the headwaters of one of the feeders. The slope to the brook from the house is quite steep. All the slops from this house except the dejecta from the sick patient were being thrown out into the yard, there being no sinks or other sanitary arrangements in the house. The dejecta were being placed in a shallow pit under the direction of the waterworks superintendent. At times of heavy showers any organic matter lying upon the surface must be washed directly into the stream.

The water in the storage reservoir is always quite muddy, and especially so after showers. To remove this mud, the water is car-

ried by a pipe to a pump well at the pumping station, where it is treated with sulphate of aluminum and then pumped to the settling reservoir, and from there it is carried by gravity to a series of ten mechanical filters, where it is passed through four feet of clean sharp sand on its way to the pure-water reservoir. From this reservoir it is pumped to the city standpipe and from there it runs by gravity through mains to the consumers. We found that the application of this alum was by guesswork, as the engineer was putting in what he guessed was a sufficient quantity to obtain a clear effluent. The average quantity of alum used is about 1.2 grains per gallon, which means 300 pounds per day for 1,750,000 gallons. The action of alum is not only to precipitate the mud, but also to throw down and destroy any organisms that may be in the water.

3. *Typhoid in the City.*—Soon after arriving in Charlotte, I heard statements that there were many cases of typhoid in the city and that fifty cases had been reported in June. I went to the City Physician's office to get a list of the cases, but found that the doctors had not been required to report them. A meeting of the physicians was then called, which was well attended and at which Dr. Anderson and I explained why we needed the data and asked for all cases occurring after April 1, 1906. The physicians expressed a willingness to comply with our request, blanks were furnished them which they were to fill out, and as a result forty cases were reported, but all of these patients were sick on July 5, 1906.

It is probable that at least one hundred cases had actually occurred from April 1st up to this date, and if all of them could have been located, cases might have been found which would have indicated that they were the starting points of the infection. I have plotted the forty cases reported upon the accompanying map. You will see that they are scattered quite evenly throughout the whole city, and apparently there was no common source of infection.

From the best information obtainable the following table, showing the sources of milk and water supply, was made up:

Milk.		Water.			
Name.	Cases.	City.	Well.	Both City and Well.	Spring and City.
Watkins	3	1	1		1
Dotger	1	1			
Trotter	1	1			
Moore	1		1		
Mrs. Davis	1		1		
Mrs. Houston	2			2	
Mrs. Reigler	1	1			
Unknown	30	1			
Total	40				

WATER.

City	13
Wells	18
Both city and well	8
Spring and city	1
Total	40

The data regarding the milk supply was so meager that no conclusions can be drawn from it, but that regarding the water is very interesting and shows that there are probably many infected wells in the city as well as an impure public water supply.

4. *Milk Supply.*—The dairies inspected were owned by McD. Watkins, Dotger, and Culp. Mr. Watkins milks about 100 cows, having them divided between two dairies. At his upper dairy he gets all of his water supply from a large continuously flowing spring, which is located just above his cow barns. There are two houses occupied by employees and containing about fourteen people just above and very close to this spring. The water is piped to concrete troughs, in which the milk cans are kept in the washing room, to a concrete well where water is dipped out for washing and rinsing purposes, and to the cooling house where the milk is chilled before being bottled. The temperature of this water is about 60 degrees as it comes from the spring, and no ice is used to chill the milk further. The milk cans and bottles were being washed in lukewarm water and rinsed in spring water. Mr. Watkins said that it was the custom to rinse the cans with clean spring water. Perhaps this is true when he is present to see that it is done, but we saw the negro doing the washing dip water from the concrete trough, which contained dirty water

standing from the day before, and pour it in his rinsing pan. It is the habit of the negro to do the thing that is the easiest, and in this case it was much more convenient to dip water out of the concrete trough than it was to get it from the concrete well. Immediately below the barn is a large pig-pen, the drainage from which and from the rinsing of the bottles runs into a low place where some cows were drinking and wallowing about.

At Mr. Watkins' lower dairy the water supply comes from a well about twenty feet deep, the water being elevated by two buckets and a rope operated over a wheel. Within 60 feet of the well is a house occupied by a family of negroes, one of the children being sick with fever at the time of our inspection. His mother said he had been sick for over a week. There were no sanitary arrangements provided for this house, the yard being used for a privy. This well supplied water for washing the cans and cooling the milk.

Mr. Dotger furnishes the ice-cream man with practically all of his milk, supplementing his own supply with that of his neighbor, Mr. Culp. The two milk about eighty-three cows. Mr. Dotger washes all of the milk cans for both farms. His house where the milk is bottled is located very close to his well and all of the wash water runs upon the surface within six feet of this well and disappears. It is a pipe well, 86 feet deep. The cans were actually being scalded while we were there, but they are always rinsed with cold water before being filled again with milk.

5. *Elizabeth College.*—The opinion frequently expressed to me by city officials and others was that the trouble at Elizabeth College originated from defective plumbing; and as a great many people, including many physicians, believed that most of these cases came from this cause, it may be well to state briefly the nature and causes of typhoid fever.

"Typhoid fever is so called because it resembles, and was not formerly distinguishable from, typhus fever, otherwise known as 'ship,' 'jail,' or 'spotted' fever. · It is characterized by slow and insidious onset during a period lasting for about two weeks, during which the patient generally suffers from severe frontal headache, often having in addition backache, nosebleed, diarrhea and a general loss of strength, which finally, in severe cases, compels him to take to his bed. By this time active fever is well established, the temperature ranging from 100 to 105 degrees or even higher, and characterized by a daily rise in the evening and a fall in the morning.

"During the period of active sickness, which usually lasts from four to eight weeks, delirium sometimes occurs, and other serious symptoms make their appearance. It is a characteristic of the disease, and one which distinguishes it from typhus fever, that in typhoid fever the small intestines undergo more or less extensive and dangerous ulcerations; and inasmuch as these ulcers burrow

into the wall of the intestinal tube they may either perforate it, allowing fecal matters to enter the peritoneal cavity and causing speedy death from septicemia, or they may involve important blood vessels, which, becoming disintegrated, cause profuse hemorrhages, often likewise followed by speedy death.

"Owing to the fact that the lower animals are not, so far as known, susceptible to typhoid fever, it has never been possible as yet to establish with absolute certainty the identity of the specific germ of typhoid fever. At the same time there is a very general agreement that the so-called Koch-Eberth-Gaffky bacillus is, in all probability, the real and specific cause of the disease. The commonly accepted theory of the causation of typhoid fever is that the specific bacilli, making their way into the alimentary canal in such vehicles as water, milk, dirt or dust, survive the journey through the stomach, and finding themselves in the intestines there multiply and produce their own specific toxin, to the absorption of which are due the earlier symptoms of the disease. Simultaneously, or possibly subsequently, and presumably under the action of the same toxin, the guardian membranes of the alimentary tract are weakened or otherwise damaged, so that their usual resistance is somewhat enfeebled, and the bacilli make their way through them into the tissues of the body proper. Of all the tissues the spleen seems to be particularly affected, and it is from this organ that those bacilli are most easily recovered which are believed to be specific and characteristic of the disease. If these commonly accepted ideas are correct, it is obvious that the bowel discharges of typhoid fever patients must naturally contain large numbers of germs of typhoid fever; and that if these discharges find their way into sewage, such sewage must be not only polluted with the ordinary bowel discharges, but also actually infected with the specific germs of the disease. Furthermore, if this sewage happens to find its way into a water supply, that supply is liable to become a vehicle of disease unless it shall somehow have been purified before it is used for drinking purposes. It should also be observed in passing that the journey from one human intestine to another may, conceivably at least, be very short, very direct and very quick; and it is also easy to understand that the virulence of the germs may well depend upon various conditions to which they have been submitted en route.

"In the case of typhoid fever it was until recently very difficult to demonstrate with certainty the presence of typhoid-fever bacilli in the bowel discharges of patients suffering from that disease, so that we were actually in the humiliating position of attributing to these discharges the principal agency in the distribution of typhoid fever, while yet we were quite unable satisfactorily to prove the presence of the germs in the discharges. From this unfortunate dilemma we seemed to have been relieved by the Widal serum test, so that at present it is held to be easy to make the demonstration so desirable.

"It is commonly believed that much sickness is directly caused by the emanation of gases from sewers, drains, cesspools and other receptacles for sewage and similar foul or decomposing substances. This belief even goes so far popularly and sometimes professionally as to serve as the all-sufficient explanation for the occurrence of certain specific diseases, such as typhoid fever, dysentery, diphtheria and scarlet fever.

"Closely examined, the belief in the efficiency of sewer gas as the cause not only of general, but also of specific, disease appears to rest upon the idea that in some way or other poisonous gases, after having been formed in sewers, cesspools and the like by active decomposition of the foul substances therein, escape into the air, and being inhaled, either by virtue of their chemical character or by means of micro-organisms, for which they are a vehicle, produce insidious general poisoning or specific disease. It is very seldom, however, that the sewer-gas theory of disease is thus explicitly and clearly defined. More often it takes the form of the simple statement or belief that typhoid fever, dysentery, diphtheria or malaria are directly produced by broken drains; and it is this form chiefly of the theory or belief which requires to be corrected.

"The facts with regard to sewer gas and the part which it plays in the causing of disease appear at present to be as follows:

"In the first place, there is reason to believe that the dangers of sewer gas have been very much exaggerated. There is no doubt, of course, that sewage is a decomposing liquid, and that it may and often does contain the germs of specific diseases. But, on the other hand, the facts that workmen frequently spend much of their time in sewers with impunity, or work upon or about sewage in sewage-purification works or on sewage farms, seem to show that experience does not confirm the idea that the gases emanating from sewage are always or necessarily dangerous. Furthermore, careful chemical and bacteriological examinations of the air of sewers have shown not only that dangerous gases cannot ordinarily be detected in such air, but even that sewer air is singularly free from micro-organisms.

"A little reflection will show that these results might have been expected, for decomposition of sewage in the sewers is seldom very advanced or extensive, while the air of sewers, being very quiet, ought to contain few bacteria.

"If, now, we turn to stagnant sewage, such as might result from broken drains, or such as commonly exists in cesspools, we may reasonably expect to find more dangerous and more concentrated gases. We may even suppose that these are poisonous, and that, finding their way into human habitations, they are capable of producing sickness. There is no reason to doubt that some cases of sickness have, in fact, thus arisen, and to this extent the belief in sewer gas as the cause of disease is probably sound. In such cases, however, the sickness may

be expected to take either the form of sudden, sharp attacks, suggestive of poisoning, or else a general lowering of the vital resistance, lassitude, weakness, etc.

"While thus freely granting the possible efficiency of sewer gas as a general poison and depressant, we are very far from allowing the remaining and more popular form of the belief in sewer gas, namely, that it is capable of directly producing specific diseases, such as typhoid fever and diphtheria, which absolutely require for their genesis the introduction into the body of their own peculiar germs. The popular belief must presuppose that sewer gas is somehow a vehicle for these particular germs, which are lifted by it from the sewers or cesspools, and are conveyed with it into the alimentary or respiratory passages of the victim; and it is this part of the theory which cannot readily be allowed by the student of sanitary science.

"Another popular belief which requires careful examination is that of the efficiency of broken drains as causes of disease. From what has just been said in regard to sewer gas, the reader will surmise that the author attaches but little importance to sewers as direct sources of infectious diseases. A broken drain may, and undoubtedly often does, yield more or less of objectionable and sometimes poisonous gases, but in the present state of our knowledge of the etiology of disease it is very difficult, if not impossible, to understand how the accumulation of sewage in a cellar, or leakages of sewage from broken drains, or the escape of gases from such drains, can possibly provoke infectious disease.

"The belief in question has doubtless arisen, naturally enough, from a certain number of cases of coincidence between serious illness in the house and serious breaks in house drains. A well-known case of this kind occurred in Boston. The children of a family sickened and died of diphtheria; and inasmuch as on examination broken drains were discovered in the basement, the conclusion was immediately drawn that the drains were the cause of the disease. In many houses, however, broken drains occur, and even temporary accumulations of sewage matters, without any unfavorable consequences making their appearance. In the present state of sanitary science it is far more reasonable to suppose that the diphtheria was brought into the house by milk or other uncooked foods, or by a servant suffering a mild form of the disease, or in some other unsuspected way, than to attribute it to the occult influence of broken drains. Here, again, the gases arising from leaks and breaks may have a toxic effect, and thus lower vital resistance and increase susceptibility. To this extent, and probably to this extent only, broken drains are 'sources' of disease."—*Principles of Sanitary Science and the Public Health, by William T. Sedgwick, Ph. D.*

In order to discover any defects that might exist in the plumbing system it was considered wise to give it a thorough test. To make

the test official and satisfy the citizens, the chief plumbing inspector of Charlotte was employed to make this test, and he applied both the smoke and peppermint tests with his own apparatus and in the usual way. Only one break was discovered in the pipes and this was in the main sewer line, under the old engine bed near the front of the building, and directly under an unused room which was formerly the engine room of the building. There were two floor drains in the basement, which evidently had not been used for several months, as the water had evaporated from the traps. In the dry-storage room there is a 2-inch iron waste-pipe which had formerly been connected to a sink, but the sink was removed to another part of the building and the opening in the pipe was blocked with a piece of coal and lime. There is a wash basin in the negro women's toilet room, which was sealed in order to prevent its being used. Three of the vent pipes going to the top of the building were turned into fire flues of the chimneys at the roof line, two of them stopping at this point. Dr. King asked the plumbing inspector to recommend to me in writing the changes which he thought should be made in the plumbing, and his report is as follows:

CHARLOTTE, N. C., July 10, 1906.

"MR. W. W. LOCKE.

"DEAR SIR:—I would recommend that the following changes be made at Elizabeth College:

"All one-quarter bends, T's and sanitary T's on the ground line of soil pipe be taken out and Y's and one-eighth bends put in to take their places; also take up the urinals and floor drains in the urinal stalls in the basement and give each water-closet in the basement a separate 4-inch vent stack, each stack to be extended above the roof two feet and at least five feet from any chimney, and that all other fixtures in the basement should be revented either into the stack or be carried separately above the roof, and the line of wash trays should be separately trapped and revented. The water-closet not directly under the public toilet room to have a 4-inch vent stack and all other fixtures in this room to be revented into the 4-inch stack. The water-closet directly under the public toilet room to have the 2-inch ferrule vent carried up through the roof, and all other fixtures on this floor to be properly revented. The stacks from the public toilet rooms on the second and third floors which now go through the chimney should be taken out and carried separately through the roof, and the end closets on each floor should be taken up and continuous vents taken from the same up and through the roof. The slop sink and bath tubs on these two floors to be revented and the open 2-inch pipe in basement to be plugged with a clean-out plug; also the 4-inch vent pipe we cut off in the ground should be properly plugged with a clean-out plug and the balance of the stack that is in the chimney be taken out, as it might in some way become connected

again. I think this is the easiest and cheapest way out of it to make a good sanitary job. Hoping this will meet with your approval, I am,

"Yours truly,

(Signed) "E. HYLAND,

"City Plumbing Inspector.

"P. S.—The pipe under the old engine bed, where we found a leak, should be taken up and repaired; also the two floor drains in the boiler room should have screw plugs. E. H."

There is no doubt that the plumbing system would be more in accordance with the latest idea if the changes suggested by the chief plumbing inspector were made, but it is also true that the present system can be made tight and safe by the making of a few minor repairs and an entirely new plumbing system cannot be *more* than safe. I was surprised that more defects did not appear, as there is always danger in a building nine years old that rats under the floors or in the partitions will gnaw holes or that the building will settle and break the pipes. In order that the plumbing system may be made safe and that it may be easily tested (as it should be at least once a year at the Christmas vacation), I would suggest that the following changes be made:

1. Repair the break in the main sewer under the engine bed.
2. Remove the two floor drains and urinals in the basement and seal the pipes.
3. Cut out and remove the basin in the negro women's toilet room.
4. Effectually block the iron pipe in the dry-storage room.
5. Remove the vent pipes from the fire flues and extend them separately up through and two feet above the main roof.

Dr. Anderson came prepared to take samples of water for bacteriological analysis, and as Boston is so many hours distant by railroad from Charlotte, he kindly consented to take additional samples of the filtered city water and of the water from the tap in the cooling room at McD. Watkins' dairy, for at least a partial chemical analysis. Dr. Anderson was not allowed to send me a copy of his report, but Dr. Richard H. Lewis, Secretary of the North Carolina State Board of Health, under date of July 23d, kindly furnished me with that part of the report containing the results of the chemical and bacteriological examinations, which showed that the filtered city water is bad. This confirms the analysis made by Penniman and Browne, 213 Courtland Street, Baltimore, Md., on or about June 2 and 27, 1906. They reported the character of the water as "bad" and that the colon bacillus was present in 10 cubic centimeters of water in each instance.

Mr. C. C. Beddoes, Consulting Engineer, in his admirable report of June 22, 1906, upon the watershed and sanitary conditions of the water of the Charlotte Water Works, which was kindly furnished me by the Water Supply Committee, made some excellent recommendations. Among other things he said:

"Every large filter plant should have arrangements for the systematic bacteria examination of the water before and after filtration, especially where the water is subject to serious pollution. Such examinations need not be excessively expensive, and they will not only show the efficiency of the plant as a whole, but they may be made to show the relative efficiency of the separate filters, and will then be a substantial aid to the superintendent in always securing good effluents at a minimum cost. To allow a constant and complete control of the bacterial efficiency of filtration, the filtrate from each filter must be examined regularly, and any sudden increase in the number of bacteria should cause a suspicion of some unusual disturbance in the filter and should make the superintendent attentive to the possible causes of it.

"Without the knowledge of the bacteria in the raw water and the percentage of purification, the plant is being run by guesswork. The amount of alum to use is guessed at. Everything is left to chance, which may or may not win out. By purifying the watershed and running the purification by approved methods, there should be no difficulty in turning out a very high grade of drinking water."

I heartily agree with these recommendations and I am glad to say that the water committee, with his Honor the Mayor, are now searching for a competent bacteriologist to operate the filter plant.

Thirteen samples of water were taken for bacteriological analysis from the places indicated below, and the results of the analyses were as follows:

Sample No.	Source of Water.	Number of Bacteria Per Cubic Centimeter.	B. Coli Found in—
			Cubic Centimeters.
1	City water, Elizabeth College	100	1.0
2	Tap in cooling room, Watkins' dairy	1,800	0.1
3	Well of spring water, Watkins' dairy	7,000	0.1
4	Trough for milk cans, Watkins' dairy	9,000	0.1
5	Well at Dotger's dairy	100	10.0
6	Well at Culp's dairy	40	(?)
7	Well at Watkins' lower farm	12,000	0.1
8	Old mine shaft near ice plant	8,000	0.1
9	Clear water basin, filtration plant	800	1.0
10	Clear water basin, filtration plant	700	1.0
11	Clear water basin, filtration plant	----------	1.0
12	Unfiltered city water	6,000	0.1
13	City water, Dr. Bland's house	100	10.0

CONCLUSIONS AND RECOMMENDATIONS.

As was said in the beginning, the delay in engaging experts to investigate the cause of the epidemic at Elizabeth College for seven weeks after the epidemic broke out is fatal to an absolute determination of the specific cause of that epidemic, but the conditions found at McD. Watkins' dairies, which supplied milk to the College from April 19 until the end of the term, on the watershed and at the filter plant of the public water supply and at the ice plant of the local ice company were such that it needed only the bacteriological analysis of the samples of water taken at these various places to confirm my conviction that all of these sources were badly contaminated, and any of them *might* have been the cause of the epidemic. There were several cases in the city where the people were using city water. But from the fact that the sanitary conditions in and about McD. Watkins' dairies were found to be so bad, the can and bottle washing so inefficiently done and his spring and well waters so badly infected, the evidence is certainly strong that the fever did come from using his milk. The chemical analysis of his spring water also showed that the chlorine, nitrates and nitrites were high.

There is no evidence to show that the typhoid did or could originate on the College premises. When the changes recommended in the plumbing are made, the conditions in and about Elizabeth College will be perfectly healthful. It is located in a beautiful spot on the outskirts of the city on a plot of twenty acres, and is surrounded by beautiful great oak and other trees, and would seem to be an ideal place for seclusion and quiet study. I have no suggestions or recommendations to make regarding the management of the institution, except that it would be wise to enlarge the College dairy, so as to furnish all the milk needed on the premises. The conditions about the barns can then be kept thoroughly sanitary and a watchful eye can be kept upon the dairymen to see that they are cleanly in all of their operations in handling the milk. This dairy should furnish milk enough to supply all that is needed for ice cream and it should be made on the premises.

Until after an expert bacteriologist has been employed by the city for a sufficient time to allow him to become thoroughly acquainted with the filters and to operate them in a scientific manner, and until he can assure the people that he is getting at least 98 per cent. bacterial efficiency from them and no *B. coli* in the filtered water, all drinking water used at the College should be boiled at least ten minutes, placed in closed jars and cooled for drinking purposes.

The habit of putting ice directly into milk and drinking water should be stopped, and if the ice company could be persuaded to abandon the old gold-mine shaft as a source of water supply and to freeze its ice in such a way that the process would stop before the center of the block is frozen, and the blocks be split so that the mid-

dle portion could be thrown away, much purer ice would be furnished to its patrons. I understand that this method of freezing ice is in successful operation in several cities.

Since returning to my home, Dr. Anderson and myself endeavored, at the request of his Honor the Mayor and the Water-Supply Committee, to find a suitable man to take charge of the city filter plant, and I am in hopes that by the time this report reaches your hands he will be on the spot and in charge of its operations. As soon as he has matters well in hand at the filter plant he should turn his attention to the wells and springs, and if any of them are found to be infected they should be filled up at once.

I noticed at the dairies which I visited that the milk was being chilled by spring or well water which had an initial temperature of about 58 degrees; no ice was being employed. This would indicate that the milk was not chilled to a temperature lower than about 60 degrees before being bottled. It was then put into cans or bottles and delivered to customers without ice being used to keep it cool. This means that bacteria could and probably did multiply enormously in the milk between the time it came from the cow and its delivery to the customers. The most approved method to-day, and that required in large cities, is that the milk shall be chilled immediately after milking to 45 degrees and shall be kept at that temperature until delivery to the customers. All empty milk cans and bottles should be thoroughly *sterilized* before being used again. In order that these things may be done and that pure milk may in the future be guaranteed to the citizens, all the dairies furnishing milk to the city should be brought under the supervision of the City Bacteriologist.

Respectfully submitted,

WILLIAM W. LOCKE,
Sanitary Engineer.

SOUTH FRAMINGHAM, MASS., July 26, 1906.

REPORT OF MR. D. A. TOMPKINS, CONSULTING ENGINEER.

CHARLOTTE, N. C., August 13, 1906.

TO THE HONORABLE BOARD OF WATER COMMISSIONERS,
Charlotte, N. C.

TYPHOID AT ELIZABETH.

The fever was caused by infection of some of the food in the College from some outside source. It may have been any of the food served at the College table.

Although the city water was bad, the epidemic was too acute to have resulted directly from the water. This is proven by the can-

vass of many cases of fever in the city and by the fact that day scholars who used the water, both at the College and at home, had no fever.

Mr. McD. Watkins' milk was not the cause of the epidemic at the College. If it had been, the examination of the city cases would surely have revealed typhoid along his milk route, which it did not. Also many who drank milk did not have the fever and a number who had the fever did not drink milk at all.

It was not the plumbing. Reasons why not the plumbing are given by Mr. Locke very fully in his report.

The infection in the food came from outside the College. There was no fever in the College up to the time of the outbreak and no cause inside the College seems to exist.

The only original sources of typhoid fever found are:

1. The city water.

2. Well water in or near the city.

(From one of these two sources all the infection probably originally came).

3. Milk may be a possible source of infection.

The infection of the city water comes from these causes, to-wit: (1) That the water-works plant is new and the pond was not properly cleaned out before it was filled; (2) the watershed has never been properly subjected to inspection and control; (3) the new plant has not been properly operated; (4) well water has been permitted to be used without any knowledge as to whether it is safe or not.

REMEDIES.

1. Put the city watershed under proper inspection and control.

2. Employ a bacteriologist to give his whole time to the city water supply, including all wells. When wells are found to be bad, condemn and fill them up.

3. Let the College dairy furnish all milk used by the College for drinking purposes and for ice cream.

I regard it useless for Elizabeth College to build a private water-works when the city water can be and should be made to meet every requirement. The city is in position to furnish a pure water supply because it has a plant adequate to do the work and it is in a position to buy the necessary knowledge and skill to operate this plant properly and get the results desired. Its guarantee should stand far ahead of assurances of those operating private water-supply plants. In matters of economy and health the city is in best position to furnish a supply of abundant and pure water to its citizens.

In the absence of a pure supply of water from the city, Dr. Lewis' recommendations as to a private supply is the only alternative.

When the water-works are properly operated and the infected wells are closed up and the milk supply is produced on the place, the

original causes of typhoid will be removed, and such sporadic and acute infections as that at the College will be impossible.

4. Repair plumbing as recommended by Mr. Locke, not because the plumbing could have had to do with the fever, but simply to improve it.

I regard it to be exceedingly important that city records be kept in the future, giving full facts relating to food and water supplies of each case of fever. These records should be kept by the bacteriologist in charge of the water supply. He should have full control of water-works, watershed, and all matters relating to water supply and diseases resulting from bad water, with power to act.

If the city will assure the College of the accomplishment of the above remedies, then the College can in good faith and with confidence and clear conscience assure its patrons.

D. A. TOMPKINS,
Consulting Engineer.

REPORT OF THE SECRETARY OF THE STATE BOARD OF HEALTH.

MR. CHARLES B. KING,
President Elizabeth College, Charlotte, N. C.

DEAR SIR:—In compliance with the request of Dr. Misenheimer, Physician to the College, and of Hon. D. A. Tompkins, who had been called in by him to lend his aid as a sanitary engineer in the investigation of the outbreak of typhoid fever in your institution in May last, I visited Charlotte on June 30th. I immediately entered into conference with the gentlemen named and Mr. W. W. Locke, a sanitary engineer of high standing, at present employed as general sanitary inspector of the Metropolitan Water and Sewerage Board of Massachusetts, who had been employed by the College as an expert and who had arrived a short time before. After a discussion as to the best method to pursue in making the investigation, we four made first an inspection of the College, then of the two dairies of Mr. Watkins, from whom the College had bought milk, and interviewed the purveyor of the ice cream used in the institution. After this we further discussed the problem and it was agreed that as the exigencies of my office would not permit my remaining longer on the ground the reports of Mr. Locke and of Passed Asst. Surg. J. F. Anderson, Assistant Director of the Hygienic Laboratory of the United States Public Health and Marine Hospital Service, whom General Wyman wired me he would send in response to my official request as Secretary of the State Board of Health would be submitted to me, and that I would then give my opinion as the representative of our State Board of Health.

A copy of the report of Dr. Anderson was received on the 20th inst. and one of Mr. Locke's this morning. At Mr. Locke's request I sent him the findings in the water analyses which, it was agreed, should be made in the United States Hygienic Laboratory at Washington, but was careful not to give any information as to Dr. Anderson's conclusions, so that the two reports were made independently. Both reports were very full and complete, and showed that the investigation was carefully, thoroughly and scientifically made.

After reading both reports and duly considering the data given, I agree with them in their conclusions, which you have observed are essentially identical. Expressing it more in detail, my opinion, based upon their findings and my own personal observation, is:

1. That there was nothing about the College itself that could have caused the outbreak. I am positive in my conviction that the sewerage of the building had nothing whatever to do with it. In my investigation of the epidemic of typhoid fever at the State Normal College at Greensboro, in 1899, I found that the sewer immediately beneath a battery of water-closets in the main building was broken, that the soil around it was saturated with sewage and that, too, within three feet of the opening for ventilation in the wall of a closet in which the butter supply was kept, so placed that the entering air was compelled to pass directly over it. The general—practically unanimous—opinion was that the broken sewer was the cause. I did not, however, agree in that opinion, and the final result of the investigation showed the correctness of my position. I enclose a copy of that report.

2. That the most *probable* cause was the milk of the Watkins dairy, chiefly for the reason that it was a new element that entered into the life of the school at a *time* that would come within the incubation period of typhoid fever and that the sanitary conditions of the dairy were such that the milk might be infected. But it must be borne in mind that of those who were sick probably at least six did not drink raw milk, while some who were not sick were inveterate milk drinkers, and the servants, who also drank the milk, were unaffected; and, so far as we are informed, typhoid was but little, if any, more prevalent among the numerous patrons of that large dairy than among the rest of the population. So we cannot be certain that the Watkins milk was to blame. I find myself unable to disabuse my mind of a serious suspicion of the ice cream. Practically everybody ate the ice cream except the servants. It was not eaten every day; usually only once a week. The outbreak of thirty-one cases, six the first day and all within a week, over 33 per cent. of the whole school resident in the College, or 18 per cent., admitting only seventeen to have been genuine, was in the nature of an explosion—the sudden action of a single agent not continuously at work. It is not impossible that a single can from the Dotger dairy,

the water supply of which was infected with the colon bacillus, which means fecal matter, was overlooked and not cleansed; that the bacteria therein enormously multiplied in such a congenial medium, and that when it was re-filled the milk was heavily infected and the cream from that particular can happened to be sent to Elizabeth College.

As Mr. Locke correctly says, in the light of facts ascertained by him and Dr. Anderson, the drinking water and the ice cream, as well as the milk, might have been the cause; but that, owing to the delay in beginning the investigation, it was impossible to absolutely determine the cause. I doubt if it could have been demonstrated beyond question even if the experts had been called in at once. In many epidemics it is impossible for the most highly trained specialist to write at the end of his report "Q. E. D."

But whatever the cause may have been, we all agreed that it was not anything inherent in the College itself or in its immediate surroundings.

In the way of recommendations I would endorse those made by the two gentlemen. If the public water supply is used for drinking purposes it must be sterilized by boiling. A convenient way of doing this is by means of the Forbes sterilizer, which was endorsed by the commission of distinguished scientists appointed by the Surgeon-General of the Army to investigate the great epidemic of typhoid fever among the troops during the Spanish-American War, and which has been in satisfactory use in the State Normal College since their epidemic.

A still better plan, perhaps, so far as reassuring the patrons of your school is concerned, would be either to build a cistern or dig a well on your premises, and thereby furnish a drinking supply beyond question. The former would be preferable, as wells in cities are to be deprecated ordinarily, although the objection, in your very large grounds, would hardly apply.

Respectfully yours,

RICHARD H. LEWIS, M. D.,

Secretary North Carolina Board of Health.

PUBLIC WATER SUPPLIES.

WINSTON-SALEM, N. C., January 12, 1907.

DR. RICHARD H. LEWIS,

Secretary State Board of Health, Raleigh, N. C.

DEAR SIR:—Complying with your request that I furnish a brief report on the condition of the water supplies of the various cities and towns in the State for the Biennial Report of the Board, I have the honor to report as follows:

Owing to the enactment of the law of 1903 to protect the water supplies, in which, among other important provisions, it was made compulsory on the part of the various water companies or municipalities operating water-works to have a bacteriological examination of the water made at least once a month and a chemical analysis at least every three months, it has been possible for the director of the Board's Laboratory of Hygiene and myself to keep in fairly close touch with the various water supplies and the character and quality of the water furnished.

During the past two years no very startling conditions have developed in any of the water supplies, though conditions unfavorable to the quality of the water supplied and to the public health have been brought to light in a few instances by the periodic examinations of the water that the law requires.

When such conditions have been found, prompt notice has been given to the authorities in charge, who in almost every case have promptly and energetically set about to remedy the unfavorable symptoms.

While the standard of our public water supplies has not as yet attained the degree of excellence which is desirable and for which we must continue to strive, yet it is very gratifying to note the increased interest that is being taken in the quality of public water supplies by the various municipal authorities throughout the State and the increasing readiness to co-operate in the efforts that are being made by the State Board of Health to improve and safeguard this most important factor in public-health conditions.

Another gratifying condition that may be observed is the increased appreciation of the importance of frequent inspection of the watersheds of stream supplies and sanitary surveys to supplement the periodic analyses of the water. While these inspections and surveys in many cases are entrusted to untrained and incompetent hands and perhaps yield only a minimum value, yet it indicates a growing appreciation of the effective means of safeguarding the public water supplies, and inspires the hope of the ultimate accomplishment of the plans and purposes of the Board to secure for all the cities and towns of the State a quality of public water supply that will be not only safe and good, but above suspicion.

In this connection it should be understood that the feature of public water supplies as an adjunct of municipal life is comparatively a new one in our State, the number of our towns and cities thus equipped having increased from five to fifty within the past twenty years.

During the past two years ten new water-works have been established in the State and the number is increasing constantly. In this connection it may be proper to call attention to the large number of the smaller size towns that have installed both water supplies and

sewerage systems, as indicating the great advance that has been made in general municipal sanitation in the State during recent years. The following table gives the list of cities and towns that are equipped with public water supplies and sewerage systems and the population in each, according to the United States Census of 1900. It is doubtful if any other State in the Union can present a better showing in this line of municipal sanitation when the size and population of the towns are considered:

Towns with both public water supplies and sanitary sewers.

	Population.		Population.
Asheville	14,694	New Bern	9,090
Charlotte	18,091	Pinehurst	42
Concord	7,910	Raleigh	13,643
Durham	6,679	Rocky Mount	2,937
Gastonia	4,610	Salisbury	6,277
Goldsboro	5,877	Spencer	2,500
Greensboro	10,035	Statesville	3,141
Greenville	2,565	Southern Pines	517
Henderson	3,746	Tarboro	2,499
Kinston	4,106	Winston-Salem	13,650
Lexington	1,234	Wilmington	20,976
Louisburg	1,178	Wilson	3,525
Morganton	1,938		

Towns with public water supplies.

	Population.		Population
Albemarle	1,382	High Point	4,163
Brevard	584	Hendersonville	1,917
Dunn	1,072	Oxford	2,059
Edenton	3,046	Roxboro	1,021
Elizabeth City	6,348	Hickory	2,535
Fayetteville	4,670	Reidsville	3,262
Graham	2,050	Wadesboro	1,546
Laurinburg	1,334	Washington	4,842
Lumberton	849	Hot Springs	445
Lincolnton	828	Sanford	1,044
Monroe	2,427	Waynesville	1,307
Mount Airy	2,680		

Respectfully submitted,

J. L. LUDLOW,

Consulting Engineer State Board of Health.

SEWAGE DISPOSAL.

STATE HOSPITAL AT MORGANTON.

MORGANTON, N. C., June 27, 1905.

DR. R. H. LEWIS,
Secretary North Carolina Board of Health,
Raleigh, N. C.

DEAR DOCTOR:—The owners, the C. A. Shuping heirs, of the farm below the Hospital, on which the sewage from this institution has been deposited, have made complaint to the Board and wish something done to relieve them of this burden. Mr. C. A. Shuping, in 1884, for a sum of money paid him, agreed to take this sewage and care for it himself. The sum was not large, but that was his lookout. The Hospital is quite willing to do what it can to help these people, who are our neighbors and good people. We wish the advice of the Board of Health in this matter. The conditions are such that I hardly see how it can be intelligently dealt with unless by a visit from the Board of Health, with its engineer. I have studied the question a little with the limited amount of information I have, but could arrive at no definite conclusion. A proposition has been made to buy the land and to make a sewage farm. Any information you are able to give the Board of Directors will be very gratefully received. The committee meets on the 6th proximo, and I would like to have something to present to them at that time in reference to this matter. I suppose later the Board could visit the institution and be able to officially advise.

With respect and esteem, I am,

Very truly yours,

P. L. MURPHY,
Superintendent.

RALEIGH, June 29, 1905.

DR. P. L. MURPHY,
Superintendent State Hospital, Morganton, N. C.

MY DEAR DOCTOR:—Yours of the 27th inst., asking the advice of the Board of Health in regard to sewage disposal by what is known as the broad irrigation method, or sewage farming, is received.

I need not say that a committee appointed by the President for the purpose will take much pleasure in making a study of the problem and advising your Board of Directors on the subject.

Where the conditions are favorable this method of sewage disposal is one of the best, unless arrangement can be made for emptying the raw sewage directly into a stream of sufficient size.

The effectiveness of the method, of course, depends upon the character of the soil and the vegetation as to the amount of work that can be accomplished. Under the most favorable circumstances as much as 75,000 gallons can be cared for per day per acre, but this diminishes down to a few thousand a day where the conditions are not favorable.

I will transmit your letter to President Thomas, who will take action in accordance therewith. It will be impossible, however, to have the work done before the 6th of July. I will notify you as soon as I hear from Dr. Thomas.

Very truly yours,

RICHARD H. LEWIS, M. D.,
Secretary.

WINSTON-SALEM, N. C., July 20, 1905.

DR. P. L. MURPHY,
Superintendent State Hospital, Morganton, N. C.

DEAR SIR:—As a result of our investigation of the proper method of disposing of the sewage of the State Hospital, made on the 17th inst., beg to advise as follows:

Situated as the institution is on high hills with creeks on either side, with a drainage area and water flow of considerable size and volume, respectively, the ultimate disposal of sewage from the institution is rather easily accomplished by being carried to and emptied into these streams, viz., the Hunting Creek on the west and Fiddler's Run Creek on the east.

A portion of the sewage is now carried through a pipe sewer to Hunting Creek on the west, and under present conditions appears to be satisfactorily disposed of. The remaining and larger portion of the sewage of the institution may be very easily carried to Fiddler's Run Creek by laying a pipe sewer from the terminus of the present sewer to the creek, a distance of about 1,600 feet, and in our judgment this would make very satisfactory disposal of the sewage, at least for the present, and probably for several years.

The plan of broad surface or subsurface irrigation of the sewage on the lands adjacent to the present terminus of the sewer, while not impracticable, yet we fear would be a cause of considerable expense and annoyance, and would not solve the problem of sewage disposal as well as conveying it and emptying it into the creek.

The State Hospital being an ideal one in so many respects, and having such beautiful grounds and buildings, as well as such successful treatment of the unfortunate of the State, as to be justly entitled to be considered the special pride of all the public institutions of the State, we feel, the sewage problem being such an important factor in the sanitary condition of the institution and of its sur-

roundings, that the sewage should be disposed of in the most modern and sanitary manner, and that on each side of the institution where the sewage is conveyed a modern purification works should be established, consisting of septic tank and contact beds for the treatment and purification of the sewage, before being turned into the running stream; and while this would be a very desirable method of procedure and one which we would like very much to see installed, yet it does not appear to be essentially necessary; hence our recommending that, for the present, at least, it be turned directly into the creeks through pipe sewers, to receive the ordinary attention to keep the sewers in successful operation and to prevent any accumulation of offensive matter at the mouth of the sewers.

Very respectfully submitted,

GEORGE G. THOMAS, M. D.,
RICHARD H. LEWIS, M. D.,
J. L. LUDLOW, C. E.,
Committee of State Board of Health.

TOWN OF SOUTHERN PINES.

SOUTHERN PINES, N. C., September 15, 1905.

DR. RICHARD H. LEWIS,
Raleigh, N. C.

MY DEAR DOCTOR:—Southern Pines, in putting in some sewerage four or five years ago, constructed a sewer bed patterned after a plan adopted by some State board of health, the principle of which is to filter the sewage through a sand bed, and as it goes down is caught in small pipes and conveyed to the branch. We have been running here two beds; by the use of a switch board, the beds can be alternately kept in service, the bed not in use being given time to dry. This scum that is spread out over the bed to dry, after drying, is raked up and a little fresh sand sprinkled on. I think the system ordinarily a good one, but it does not seem to me to be just what we need in Southern Pines. In almost every house in Southern Pines, during the winter season, there are one or more consumptives throwing off tubercle bacilli in their sputum, which ought to be burned, but instead often finds its way into the sewer, and I do not think there is any human ingenuity that could change this.

While it is true that the sunlight has a destructive power for tubercle bacilli, yet in our sewer bed it seems to me that there is abundant opportunity for them to be turned loose under conditions that might do harm. We are extending our sewerage now, and if the beds are continued they will have to be built on a larger scale, and, if my position is right, the trouble of which I speak will exist on a broader scale.

We have a fairly brisk little stream into which the sewage goes at the filter bed, and no one lives right adjacent to this stream for several miles, and I thought that it would be well for us to dispense, under existing conditions, with our filter beds and let the sewage go direct into the stream and pipe it down the branch for half a mile.

I did not know just what our rights would be in this particular, as construed by the State Board of Health, and I would thank you for an opinion in the matter. I am,

Yours truly,

K. M. FERGUSON,
Mayor.

RALEIGH, September 16, 1905.

HON. K. M. FERGUSON,
Southern Pines, N. C.

MY DEAR DOCTOR:—Replying to yours of the 15th inst., in regard to the sewage disposal for your town, I beg to suggest that you make formal application for the advice of the Engineer of the Board on this point, and I will try to arrange to have him visit Southern Pines and advise as to the best method.

You understand, of course, that this advice will be of a general character and at the expense of the Board, but if the town desires the special advice of a sanitary engineer and should see fit to employ Mr. Ludlow they would, of course, make a bargain with him. Whether you think it best to employ Mr. Ludlow or not, I do not think there is any question about the advisability of your having expert advice in the construction.

I hardly think that any real danger would lie in tuberculosis sputum discharged together with sewage. The fact that it is kept moist would prevent its dispersion into the air, and the point at which it is finally disposed of would probably be so remote that if it should dry into dust it would amount to nothing.

Hoping that you will call upon us whenever you think we can be of service, I am,

Very truly yours,

RICHARD H. LEWIS,
Secretary.

WINSTON-SALEM, N. C., November 4, 1905.

DR. RICHARD H. LEWIS,
Secretary Board of Health, Raleigh N. C.

DEAR SIR:—In pursuance of the request of Mayor Ferguson, of Southern Pines, N. C., formally transmitted through you, that I visit Southern Pines and advise the town relative to the disposal of its sewage, beg to advise as follows:

I visited Southern Pines on the 27th of October last, and found their present disposal system to consist of two rather crude sand filters, which did not appear to be well adapted to the situation, nor efficient nor satisfactory in operation, and their use has been discontinued for some time. My advice to Mayor Ferguson was that these beds be abandoned and that the sewer be extended further down the valley in which these beds are located and the sewage emptied into the branch at a point half a mile below the road crossing at the settlement known as Jimtown. This should constitute a satisfactory disposal of the sewage for a period of some years, at least, as there appear to be no interests on the stream below that could be injured to any extent by this system of disposal.

I am forwarding a copy of this report to Mayor Ferguson by this mail.

Very truly yours,

J. L. LUDLOW,
Consulting Engineer.

LEGISLATION.

(From the Bulletin of March, 1905.)

The legislation bearing on medical and health matters by the recent General Assembly consisted negatively in the defeat of a bill to charter an osteopathic society, granting a board of examiners with power to confer license, and of sundry special acts to grant license to practice medicine to individual illegal practitioners. The attitude of the Legislature toward bills of this character was very gratifying and demonstrated the solid position of our medical license law in public opinion. This satisfactory condition of affairs is attributable to no inconsiderable degree, we think, to the disposition which the State Medical Society, through its committee on legislation, supported by the Board of Medical Examiners, has always shown to do the fair thing and to avoid anything like persecution. It has been the custom of the Board of Examiners, since the right to register except upon presentation to the clerk of the court of a regular license expired, to grant upon the recommendation of the committee on legislation a special license without examination, a kind of permit to register, to those who, having failed for one reason or another to register at the proper time, would comply with the conditions of the original registration act, *e. g.,* by making oath that they were practicing medicine in this State prior to March 7, 1885. This has caused in two instances much dissatisfaction on the part of the local profession, but, having no experience with legislatures, they do not realize the importance of judicious concessions when occasion demands. We believe, however, that henceforth they will not be necessary.

The only positive legislation was important and valuable to the health interests of the people and consisted in the passage of "An Act to Establish a State Laboratory of Hygiene." Under the "Act to Protect Water Supplies" each water company was required to have made in the joint laboratory of the Agricultural Department and the Board of Health a monthly analysis of its water, and to pay therefor five dollars, but many companies failed to fully comply with the requirements, and

the income of the laboratory was in so far curtailed. Under the new act they will have to pay an annual tax of $60, whether they neglect to have the analyses made or not, and so the income from that source will be more certain and somewhat larger than heretofore. The income from this source will be supplemented by a small appropriation from the general treasury. More was asked and the attitude of the Legislature was friendly, but the demand for money was so great that some curtailment was necessary. The following is a copy of the bill:

AN ACT TO ESTABLISH A STATE LABORATORY OF HYGIENE.

The General Assembly of North Carolina do enact:

SECTION 1. That for the better protection of the public health and to prevent the spread of communicable diseases there shall be established a State laboratory of hygiene, the same to be under the control and management of the State Board of Health.

SEC. 2. That it shall be the duty of the State Board of Health to have made in such laboratory monthly examinations of samples from all the public water supplies of the State. The board shall also cause to be made examinations of well and spring waters when in the opinion of any county superintendent of health or any registered physician there is reason to suspect such waters of being contaminated and dangerous to health. The board shall likewise have made in this laboratory examinations of sputum in cases of suspected tuberculosis, of throat exudates in cases of suspected diphtheria, of blood in cases of suspected typhoid and malarial fever, of *feces* in cases of suspected hook-worm diseases, and such other examinations as the public health may require.

SEC. 3. For the support of the said laboratory the sum of twelve hundred dollars is hereby appropriated and an annual tax of sixty dollars, payable quarterly, by each and every water company, municipal, corporate and private, selling water to the people, said tax to be collected by the Sheriff as other taxes and paid by said Sheriff directly to the treasurer of the State Board of Health, and the printing and stationery necessary for the laboratory to be furnished upon requisition upon the State Printer.

SEC. 4. Section seventeen of chapter one hundred and fifty-nine of the Laws of one thousand nine hundred and three is hereby repealed.

SEC. 5. This act shall be in force from and after its ratification.

In the General Assembly read three times, and ratified this the 4th day of March, 1905.

THE MONTHLY BULLETIN.

This publication of the Board, which is sent free to all the physicians of the State and to all others who desire it, continues to be of great usefulness, especially as a medium of communication between the Board of Health and its most valuable allies in the work of sanitation—the local health officers and the medical profession generally. In addition to the reports of the county superintendents of health of the prevailing diseases and the mortuary statistics of the larger cities and towns, articles, original and selected, bearing on the prevention of disease and the promotion of health are printed. The following are the titles of the more important articles published during the past biennial period:

Disinfection and Disinfectants; Report of Eighty Cases of Typhoid Fever at Thomasville Baptist Orphanage; The Hygienic Management of Children, with Especial Reference to Their Diet; Our Milk Supplies; Prevention of Summer Diseases of Infants; The Patent Medicine Curse; North Carolina Board of Health—Annual Report of the Secretary, May 1, 1904, to May 1, 1905; Physical Evils of Child Labor; Yellow Fever; Lest We Forget; The Physician's Paramount Duty to the Patient and Family in Pulmonary Tuberculosis; The Pure Food Problem; Compulsory Vaccination—Opinion of Attorney-General; Value of Vaccination; The Sources of Infection; Patent Medicines Again; The Question of Malaria; The Relation of the General Practitioner to the Board of Health; When and How Should the Tuberculosis Patient be Treated? The President's Address to the Conference of State and Provincial Boards of Health of North America; North Carolina Board of Health—Report of the Secretary, May 20, 1905, to May 20, 1906; Typhoid Fever; Instruction as to Tuberculosis in the Public Schools; The Home Treatment of Pulmonary Tuberculosis; Diphtheria; Meeting of the American Public Health Association.

VITAL STATISTICS.

An examination of the tables which follow shows practically no change from the statistics of the past several years. This fact is strong presumptive evidence of the accuracy of the reports.

It appears that the death rate from tuberculosis, pneumonia and malarial fever continues much larger among the negroes than among the whites, being more than 3 to 1 from consumption, quite 2 to 1 from pneumonia, and 3 to 1 from malarial fever.

For the year 1905 the deaths per thousand of population were for the three diseases, in the order given: Tuberculosis, white 1.27, colored 3.30; pneumonia, white 1.00, colored 2.02; malarial fever, white 0.15, colored 0.63. For 1906, white 1.13, colored 3.44; white 0.99, colored 2.14; white 0.19, colored 0.49, respectively.

For further details the reader is respectfully referred to the tables which follow:

TABLE I—SHOWING THE COMPARATIVE PREVALENCE OF CERTAIN DISEASES IN THE THREE PHYSICAL DIVISIONS OF THE STATE DURING 1905 AND 1906.

Eastern Division (E)—Alluvial Plain. Central Division (C)—Hilly. Western Division (W)—Mountainous. The figures under the various diseases represent in percentage the proportion of the counties reporting the presence of the disease in question to the whole number of counties sending reports for the month.

Month.	Physical Division.	Year.	Whole Number of Counties.	Number Counties Reporting.	Diphtheria.	Diarrheal Diseases.	Influenza.	Malarial Fever.	Malarial Fever, Pernicious.	Malarial Fever, Hemorrhagic.	Pneumonia.	Scarlatina.	Typhoid Fever.	Smallpox.
January.	E.	1905	36	34	14.7	0.0	26.5	8.8	0.0	5.9	23.5	5.9	6.5	73.5
		1906		26	26.9	0.0	38.4	7.7	0.0	7.7	30.7	11.6	19.2	65.4
	C.	1905	27	24	25.0	0.0	33.3	0.0	0.0	0.0	29.2	21.2	37.5	62.5
		1906		24	33.3	0.0	25.0	4.2	4.2	0.0	58.8	12.5	45.8	16.7
	W.	1905	34	33	12.1	0.0	21.2	0.0	0.0	0.0	27.3	18.2	24.2	39.7
		1906		30	16.7	0.0	26.7	0.0	0.0	0.0	43.3	3.3	26.7	6.7
February.	E.	1905	36	31	9.6	0.0	54.8	6.4	3.2	0.0	38.7	6.4	19.4	71.0
		1906		26	7.7	3.8	42.3	15.4	7.7	3.8	38.4	3.8	15.4	77.0
	C.	1905	27	25	20.0	0.0	40.0	0.0	0.0	0.0	24.0	4.0	28.0	72.0
		1906		24	29.2	0.0	21.2	12.5	8.3	4.2	45.8	4.2	45.8	25.0
	W.	1905	34	22	15.1	0.0	40.6	0.0	0.0	0.0	30.2	12.5	15.1	40.6
		1906		32	28.1	0.0	21.9	0.0	0.0	0.0	46.9	18.7	25.0	18.7
March.	E.	1905	36	31	12.9	3.2	22.7	12.9	0.0	0.0	32.2	9.6	22.7	61.3
		1906		34	5.9	0.0	8.8	5.9	0.0	0.0	26.5	11.8	8.8	58.8
	C.	1905	27	22	18.2	0.0	18.2	0.0	0.0	0.0	31.8	4.5	22.7	54.5
		1906		21	23.8	0.0	23.8	0.0	0.0	0.0	57.1	4.8	38.1	28.6
	W.	1905	34	28	7.2	0.0	21.4	0.0	0.0	0.0	21.4	3.6	7.2	25.0
		1906		30	16.7	0.0	13.3	0.0	0.0	0.0	46.7	6.7	30.0	10.0
April.	E.	1905	36	28	7.2	7.2	21.4	17.8	0.0	0.0	17.8	7.2	28.6	71.4
		1906		27	18.5	18.5	7.4	18.5	0.0	3.7	37.0	7.4	29.6	66.7
	C.	1905	27	24	16.7	0.0	4.2	4.2	0.0	0.0	16.7	0.0	29.2	58.3
		1906		22	22.7	13.6	4.5	4.5	0.0	3.7	27.3	4.5	36.4	18.2
	W.	1905	34	30	6.7	0.0	6.7	0.0	0.0	0.0	16.7	3.3	10.0	36.7
		1906		31	9.6	6.4	16.1	6.4	0.0	0.0	29.0	9.6	41.9	16.1
May.	E.	1905	36	27	0.0	44.4	0.0	14.8	0.0	3.7	7.4	7.4	37.0	44.4
		1906		28	10.7	42.8	0.0	21.4	3.6	0.0	7.2	7.2	39.3	35.7
	C.	1905	27	22	18.2	36.4	0.0	0.0	0.0	0.0	4.5	4.5	36.4	36.4
		1906		19	5.2	31.6	0.0	10.5	0.0	0.0	21.0	0.0	68.4	42.1
	W.	1905	34	31	3.2	19.4	0.0	0.0	0.0	0.0	12.9	9.6	29.0	22.7
		1906		29	13.8	41.4	3.4	3.4	0.0	0.0	20.7	10.3	55.2	10.3
June.	E.	1905	36	24	4.2	33.3	0.0	25.0	4.2	0.0	4.2	0.0	62.5	33.3
		1906		27	0.0	25.9	0.0	40.7	0.0	0.0	0.0	7.4	74.1	50.7
	C.	1905	27	21	14.3	47.6	0.0	9.5	9.5	0.0	4.8	9.5	76.2	19.0
		1906		17	17.6	11.8	5.9	29.4	0.0	0.0	0.0	0.0	94.1	23.5
	W.	1905	34	28	10.7	21.4	0.0	0.0	0.0	0.0	0.0	3.6	71.4	14.3
		1906		30	3.3	40.0	0.0	3.3	0.0	0.0	0.0	6.7	70.0	6.7

TABLE I—CONTINUED.

Month.	Physical Division.	Year.	Whole Number of Counties.	Number Counties Reporting.	Diphtheria.	Diarrheal Diseases.	Influenza.	Malarial Fever.	Malarial Fever, Pernicious.	Malarial Fever, Hemorrhagic.	Pneumonia.	Scarlatina.	Typhoid Fever.	Smallpox.
July.	E.	1905	36	27	14.8	3.7	0.0	66.7	7.4	7.4	0.0	3.7	48.2	33.3
		1906		26	19.2	15.4	0.0	38.5	7.7	3.8	11.6	3.8	80.8	34.6
	C.	1905	27	22	13.6	9.1	0.0	31.8	4.5	0.0	0.0	0.0	68.2	18.2
		1906		20	10.0	0.0	0.0	40.0	10.0	0.0	10.0	15.0	90.0	10.0
	W.	1905	34	30	16.7	6.7	0.0	3.3	0.0	0.0	0.0	3.3	66.7	3.3
		1906		30	10.0	13.3	0.0	10.3	0.0	0.0	6.7	0.0	83.3	6.7
August.	E.	1905	36	28	42.8	14.3	0.0	53.6	7.2	7.2	7.2	3.6	75.0	25.0
		1906		24	37.5	16.7	0.0	54.2	12.5	8.3	4.2	0.0	87.5	4.2
	C.	1905	27	24	33.3	4.2	0.0	33.3	8.3	0.0	4.2	25.0	87.5	8.3
		1906		20	40.0	0.0	0.0	30.0	10.0	0.0	0.0	15.0	90.0	10.0
	W.	1905	34	26	42.3	3.8	0.0	11.6	0.0	0.0	7.7	7.7	69.2	7.7
		1906		29	27.6	6.9	0.0	13.8	0.0	0.0	10.3	10.3	82.7	6.9
September.	E.	1905	36	29	5.8	3.4	0.0	62.1	17.3	17.3	0.0	6.9	75.9	24.1
		1906		30	53.1	6.7	0.0	50.0	10.0	13.3	16.7	6.7	70.0	0.0
	C.	1905	27	22	36.4	0.0	0.0	40.9	9,1	9.1	0.0	22.7	90.9	13.6
		1906		22	45.4	0.0	9.1	59.1	13.6	13.6	9.1	4.5	90.9	13.6
	W.	1905	34	30	53.1	0.0	3.3	6.7	0.0	0.0	0.0	23.3	83.3	3.3
		1906		28	46.4	3.6	0.0	7.2	0.0	0.0	25.0	14.3	82.2	7.2
October.	E.	1905	36	28	46.4	7.2	0.0	53.6	14.3	17.8	7.2	3.6	53.6	17.8
		1906		30	63.3	0.0	0.0	60.0	10.0	20.0	20.0	0.0	53.3	3.3
	C.	1905	27	24	66.7	0.0	0.0	22.7	8.3	0.0	4.2	29.2	79.2	8.3
		1906		22	63.6	0.0	9.1	18.2	0.0	4.5	22.7	4.5	77.3	9.1
	W.	1905	34	32	62.5	0.0	3.1	9.4	6.2	0.0	6.2	21.9	81.2	12.5
		1906		30	50.0	0.0	3.3	10.0	3.3	0.0	20.0	20.0	66.7	0.0
November.	E.	1905	36	30	50.0	0.0	10.0	26.7	3.3	10.0	16.7	3.3	50.0	26.7
		1906		26	46.1	0.0	19.2	34.6	0.0	15.4	26.9	7.7	42.3	0.0
	C.	1905	27	24	54.2	0.0	9.1	9.1	0.0	0.0	22.7	25.1	70.8	20.8
		1906		20	55.0	0.0	20.0	5.0	5.0	0.0	60.0	15.0	80.0	25.0
	W.	1905	34	26	42.3	0.0	7.7	0.0	0.0	0.0	26.9	30.7	65.4	7.7
		1906		29	37.9	0.0	6.9	0.0	0.0	0.0	31.0	10.3	44.8	3.4
December.	E.	1905	36	29	41.4	3.4	10.3	20.7	3.4	6.9	24.1	3.4	20.7	41.4
		1906		27	27.0	0.0	18.5	18.5	3.7	7.4	44.4	7.4	48.2	7.4
	C.	1905	27	25	40.0	0.0	12.0	0.0	0.0	0.0	48.0	8.0	48.0	20.0
		1906		20	45.0	0.0	25.0	5.0	0.0	0.0	70.0	10.0	35.0	35.0
	W.	1905	34	32	30.2	0.0	21.9	6.2	3.1	0.0	30.2	25.0	37.5	6.2
		1906		28	21.4	0.0	17.8	0.0	0.0	0.0	42.8	17.8	39.3	0.0
Average for the Year.	1905.	E.	36	29.1	20.8	10.0	12.1	30.7	5.0	6.3	14.9	5.1	43.3	43.6
		C.	27	23.2	29.7	8.1	9.7	12.6	3.3	0.7	15.9	12.8	56.2	33.7
		W.	34	29.0	25.2	4.3	10.5	3.1	0.2	0.0	14.9	13.5	46.7	18.3
	1906.	E.	36	27.6	27.2	10.8	11.2	30.4	4.6	6.9	21.9	6.2	47.4	33.6
		C.	27	20.9	32.6	4.7	11.8	18.5	5.0	2.2	31.8	7.5	66.0	21.4
		W.	34	28.8	23.5	9.3	9.1	4.5	0.0	0.0	26.9	10.7	54.0	77.2
	1905	State.	97	27.1	25.2	7.5	10.8	15.5	2.8	2.3	15.2	10.5	48.7	31.9
	1906	State.	97	25.8	27.8	8.3	10.7	17.8	3.2	3.0	26.9	8.1	55.8	44.1

TABLE II—SHOWING THE COMPARATIVE PREVALENCE OF DISEASE DURING THE YEARS 1905 AND 1906.

Disease.		Number of Counties that Mention the Presence of each Disease each Month.											
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Number of counties that sent in reports (97 counties in the State)	1905	91	88	81	82	80	73	79	78	81	84	80	86
	1906	80	82	81	80	76	74	76	73	80	82	75	74
Cholera (chicken)	1905	0	1	0	1	2	2	1	0	0	0	0	1
	1906	0	0	1	0	1	0	1	1	2	2	1	0
Cholera (hog)	1905	3	2	1	2	0	2	2	2	2	5	3	4
	1906	2	3	2	3	2	4	5	3	3	4	4	3
Diarrheal diseases	1905	0	0	1	2	26	24	5	5	1	2	0	1
	1906	0	1	0	10	30	21	8	7	3	0	0	0
Diphtheria	1905	15	13	10	8	6	7	12	31	41	49	39	32
	1906	20	18	12	13	8	4	9	25	38	48	34	25
Distemper (horses)	1905	0	0	1	0	1	1	0	0	0	0	1	3
	1906	2	5	3	3	4	2	0	1	2	1	2	3
Influenza	1905	24	40	17	9	0	0	0	0	1	1	7	13
	1906	24	22	12	8	1	1	0	0	2	3	11	15
Malarial fever	1905	3	2	4	6	4	8	26	29	31	22	10	8
	1906	3	7	2	8	9	17	17	23	29	25	10	6
Malarial fever, hemorrhagic	1905	2	0	0	0	1	0	2	2	7	5	3	2
	1906	2	2	0	1	0	0	1	2	7	7	4	2
Malarial fever, pernicious	1905	0	1	0	0	0	3	3	4	7	8	1	2
	1906	1	4	0	0	1	0	4	5	6	4	1	1
Measles	1905	25	34	42	38	33	20	14	10	8	11	9	13
	1906	27	31	39	41	31	22	11	6	7	6	10	13
Mumps	1905	2	2	3	4	2	1	0	0	0	0	1	1
	1906	1	2	3	3	2	0	2	1	0	2	0	0
Pneumonia	1905	24	28	23	14	7	2	0	5	0	5	17	29
	1906	35	36	35	25	12	0	7	4	14	17	28	37
Rabies (dogs)	1905	0	1	0	0	0	0	1	0	0	0	0	0
	1906	1	0	1	0	0	0	0	0	0	0	0	0
Rotheln	1905	0	0	0	0	0	0	0	0	0	0	0	0
	1906	0	1	0	0	0	0	0	0	0	0	0	0
Scarlatina	1905	13	8	5	3	6	3	2	9	14	15	15	13
	1906	7	8	7	6	5	4	4	6	7	7	8	9
Smallpox	1905	53	53	45	45	27	16	14	11	12	11	15	19
	1906	23	32	29	27	21	20	13	5	5	3	6	9
Staggers (horses)	1905	0	0	0	0	0	0	0	0	0	0	0	0
	1906	0	0	0	0	0	0	1	4	2	0	0	0
Typhoid fever	1905	26	18	14	18	27	51	48	62	67	60	49	29
	1906	24	23	17	24	40	57	64	63	66	53	40	30
Varicella	1905	0	2	0	2	0	1	0	0	0	0	1	0
	1906	0	1	2	1	0	0	0	0	0	0	0	1
Whooping-cough	1905	22	22	19	24	25	23	16	17	18	25	25	22
	1906	29	36	35	34	35	28	30	25	22	22	14	13

TABLE III—TABLE OF MORTALITY REPORTS FOR YEAR ENDING DECEMBER 31, 1905.

Towns and Reporters.	Races.	Deaths by Months, 1905.													Death Rate (Annual) Per 1,000, by Months.												Rate for Year.		Population.	
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total by Races.	Grand Total.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	By Races.	By Towns.	By Races.	By Towns.
Charlotte	W.	9	9	6	9	8	10	21	12	9	5	11	10	119	272	9.8	9.8	6.5	9.8	8.7	10.9	21.0	12.0	9.0	5.0	11.0	10.0	9.9	13.6	12,000	20,000
Dr. F. O. Hawley.	C.	11	13	16	11	11	12	17	16	12	7	14	13	153		18.3	21.7	26.7	18.3	18.3	20.0	25.5	24.0	18.0	10.5	21.0	19.5	19.1		8,000	
Durham	W.	14	20	20	16	13	14	14	15	11	16	13	9	175	338	21.0	30.0	30.0	24.0	19.5	14.0	14.0	15.0	11.0	16.0	63.0	9.0	14.5	18.8	12,000	18,000
Dr. N. M. Johnson.	C.	17	19	14	15	9	12	12	13	8	24	6	14	163		40.8	45.6	33.6	36.0	21.6	24.0	24.0	26.0	16.0	48.0	62.0	28.0	27.2		6,000	
Dr. T. A. Mann.																															
Elizabeth City	W.	5	7	3	4	10	10	11	4	3	3	5	2	67	166	12.0	16.8	7.2	9.6	24.0	24.0	26.4	9.6	7.2	6.0	10.0	4.0	11.2	16.6	6,000	10,000
Dr. I. Fearing.	C.	6	5	12	11	3	9	9	11	5	14	7	7	99		24.0	20.0	48.0	44.0	12.0	36.0	36.0	44.0	20.0	42.0	21.0	21.0	24.7		4,000	
Dr. H. D. Walker.																															
Fayetteville	W.	3	6	3	5	3	7	2	2	2	4	1	5	43	106	14.4	28.8	14.4	24.0	14.4	33.6	9.6	9.6	6.8	13.7	3.4	17.1	12.3	17.7	3,500	6,000
Dr. A. S. Rose.	C.	6	5	11	4	7	4	5	6	7	1	3	4	63		31.3	26.1	57.4	20.9	36.5	20.9	26.1	31.3	33.6	4.8	14.4	19.2	25.2		2,500	
Goldsboro	W.	1	7	5	4	3	6	2	6	3	2	5	3	47	126	3.4	24.0	17.1	13.7	10.3	20.6	6.8	20.6	7.2	4.8	12.0	7.2	9.4	15.7	5,000	8,000
Robert A. Creech, Esq., Health Officer.	C.	8	7	2	4	8	13	5	12	8	3	3	6	79		36.9	32.3	9.2	18.5	27.4	60.0	23.1	55.4	32.0	12.0	12.0	24.0	26.3		3,000	
Greensboro	W.	13	7	11	8	10	19	14	18	9	9	10	8	136	286	25.6	13.7	21.6	15.7	19.7	37.4	27.5	30.9	10.8	10.8	12.0	9.6	13.6	19.1	10,000	15,000
John S. Michaux, Esq., City Clerk.	C.	9	8	8	10	14	18	11	7	15	18	18	14	150		27.0	24.0	24.0	30.0	42.0	49.0	33.0	16.8	36.0	43.2	43.2	33.6	30.0		5,000	
Henderson	W.	4	3	3	1	0	1	0	0	1	1	1	1	16	52	22.8	17.1	17.1	5.7	0.0	5.7	0.0	0.0	5.7	6.0	6.0	6.0	8.0	12.4	2,000	4,200
Dr. John H. Tucker.	C.	4	4	4	2	4	2	1	0	6	0	3	6	36		28.2	28.2	28.2	14.1	8.2	14.1	7.0	0.0	42.4	0.0	16.3	32.7	16.4		2,200	
Dr. G. A. Coggeshall.																															
Lexington	W.	1	2	0	1	0	4	1	0	3	1	2	0	15	20	4.0	8.0	0.0	4.0	0.0	16.0	4.0	0.0	12.0	4.0	8.0	0.0	5.0	5.6	3,000	3,600
J. H. Moyer, Esq., Mayor.	C.	0	1	0	0	0	0	0	0	0	2	1	1	5		0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.0	20.0	20.0	8.3		600	
Marion	W.	1	1	1	0	0	4	1	1	2	1	0	1	13	15	15.0	15.0	15.0	0.0	0.0	60.0	15.0	15.0	18.5	8.0	0.0	8.0	8.7	9.4	1,500	1,600
Dr. B. S. Cheek.	C.	0	0	1	1	0	0	0	0	0	0	0	0	2		0.0	0.0	30.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0		100	
Dr. B. L. Ashworth.																															

TABLE III—CONTINUED.

Towns and Reporters.	Races.	Deaths by Months, 1905.														Death Rate (Annual) Per 1,000, by Months.												Rate for Year.		Population.	
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total by Races.	Grand Total.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	By Races.	By Towns.	By Races.	By Towns.
Monroe	W.	1	0	1	2	1	0	1	4	0	0	1	0	11	19	6.5	0.0	6.0	12.0	6.0	0.0	6.0	24.0	0.0	0.0	4.8	0.0	4.4	5.4	2,500	3,500
Dr. John M. Blair.	C.	2	1	1	0	1	1	1	0	1	0	0	0	8		24.0	12.0	12.0	0.0	12.0	12.0	12.0	0.0	12.1	0.0	0.0	0.0	8.0		1,000	
Oxford	W.	3	3	2	4	0	1	3	2	0	1	1	1	21	55	28.8	28.8	19.2	38.4	0.0	9.6	28.8	19.2	0.0	8.6	8.7	8.6	15.0	19.6	1,400	2,800
Dr. S. D. Booth.	C.	3	4	2	2	2	4	5	2	1	1	4	4	34		30.0	40.0	19.2	19.2	19.2	38.4	32.0	19.2	8.6	8.6	34.3	34.3	24.3		1,400	
Raleigh	W.	13	14	21	11	16	19	10	8	12	18	8	15	165	299	19.5	21.0	31.5	16.5	24.0	28.5	13.3	10.7	16.0	24.0	10.7	20.0	18.3	18.7	9,000	16,000
T. P. Sale, Esq., Clerk Board of Health.	C.	8	10	9	12	17	11	12	17	6	13	8	11	134		16.6	20.7	18.6	24.8	35.2	22.8	24.0	34.0	12.0	22.3	13.7	18.8	19.1		7,000	
Salem	W.	3	3	5	2	1	8	2	2	2	3	2	2	35	41	10.9	10.9	18.2	7.3	3.6	29.1	7.3	7.3	7.3	10.6	7.1	7.1	10.3	10.8	3,400	3,800
S. E. Butner, Supt. of Health.	C.	1	1	0	0	1	2	1	0	0	0	0	0	6		34.3	34.3	0.0	0.0	34.3	68.6	34.3	0.0	0.0	0.0	0.0	0.0	15.0		400	
Salisbury	W.	2	4	7	5	2	5	9	9	9	2	6	7	67	117	6.2	12.3	21.5	15.4	6.2	15.4	27.7	27.7	14.6	3.2	9.7	11.2	9.0	10.6	7,400	11,000
Dr. H. T. Trantham.	C.	5	7	3	4	5	3	3	8	4	4	2	2	50		24.0	33.6	14.4	19.2	24.0	14.4	14.4	38.4	13.3	13.3	6.7	6.7	13.9		3,600	
Southport	W.	0	0	2	1	0	3	2	2	0	0	1	0	11	27	0.0	0.0	26.7	13.3	0.0	40.0	26.7	26.7	0.0	0.0	13.3	0.0	12.2	19.3	900	1,400
Dr. D. I. Watson.	C.	1	0	1	1	0	1	1	3	3	1	1	3	16		24.0	0.0	24.0	24.0	0.0	24.0	24.0	72.0	72.0	24.0	24.0	72.0	32.0		500	
Dr. J. A. Dosher.																															
Tarboro	W.	1	1	0	0	2	4	3	0	2	2	1	2	18	49	6.0	6.0	0.0	0.0	13.3	26.7	20.0	0.0	12.0	9.6	4.8	9.6	7.2	14.0	2,500	3,500
Dr. W. J. Thigpen.	C.	0	1	0	1	2	4	3	3	3	1	9	4	31		0.0	24.0	0.0	17.1	34.3	68.6	51.4	72.0	72.0	12.0	108.0	48.0	31.0		1,000	
Dr. S. N. Harrell.																															
Wadesboro	W.	1	1	1	1	4	2	3	4	1	1	1	2	22	38	12.0	12.0	12.0	12.0	48.0	24.0	36.0	48.0	10.0	10.0	10.0	20.0	18.3	19.0	1,200	2,000
Dr. J. H. Bennett.	C.	0	1	0	3	1	1	2	1	4	3	0	0	16		0.0	17.1	0.0	51.4	17.1	17.1	34.3	17.1	60.0	45.0	0.0	0.0	20.0		800	
Washington	W.	7	4	8	4	2	6	1	6	6	6	3	5	58	120	28.0	16.0	32.0	16.0	8.0	24.0	4.0	23.3	23.2	20.6	10.3	17.1	16.6	18.5	3,500	6,500
Dr. D. T. Tayloe.	C.	1	6	7	3	3	8	10	6	5	5	0	8	62		4.1	24.8	29.0	12.4	12.4	33.1	44.8	24.8	20.7	20.0	0.0	32.0	20.7		3,000	
Dr. John G. Blount.																															

TABLE III—CONTINUED.

Towns and Reporters.	Races.	Deaths by Months, 1905.													Death Rate (Annual) Per 1,000, by Months.												Rate for Year.		Population.	
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total by Races.	Grand Total.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	By Races.	By Towns.	By Races.	By Towns.
Waynesville	W.	0	0	0	1	2	0	4	0	1	1	0	1	10	13	0.0	0.0	0.0	7.5	15.0	0.0	30.0	0.0	7.5	7.5	0.0	7.5	6.2	6.5	1,600	2,000
	C.	1	0	0	0	0	0	0	0	0	0	2	0	3		30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.0	0.0	7.5		400	
Weldon	W.	0	2	0	0	0	3	2	0	2	1	2	0	12	34	0.0	34.3	0.0	0.0	0.0	51.4	34.3	0.0	34.3	17.1	34.3	0.0	17.1	23.4	700	1,450
J. T. Gooch, Esq., Mayor.	C.	3	2	1	2	1	5	1	2	0	3	1	1	22		48.0	32.0	16.0	32.0	16.0	80.0	16.0	32.0	0.0	48.0	17.3	17.3	29.3		750	
Wilmington	W.	13	16	16	15	8	27	22	22	22	29	17	18	225	526	15.6	19.2	19.2	18.0	9.6	29.4	24.0	24.0	24.0	31.6	18.5	19.6	20.4	25.0	11,000	21,000
Dr. Charles T. Harper.	C.	21	17	25	20	28	25	25	30	34	26	18	32	301		22.9	18.5	27.3	21.8	30.5	30.0	30.0	36.0	40.8	31.2	21.6	38.4	30.1		10,000	
Wilson	W.	2	2	4	3	1	4	2	2	6	5	4	5	40	94	6.3	6.3	12.6	9.5	3.1	12.6	6.3	6.3	19.0	15.8	12.6	15.8	10.5	13.8	3,800	6,800
Dr. W. S. Anderson	C.	3	5	3	7	3	9	3	6	5	5	3	2	54		12.0	20.0	12.0	28.0	12.0	36.0	12.0	24.0	20.0	20.0	12.0	8.0	18.0		3,000	

TABLE IV—TABLE OF MORTALITY REPORTS FOR YEAR ENDING DECEMBER 31, 1906.

Towns and Reporters.	Races.	Deaths by Months, 1906.														Death Rate (Annual) Per 1,000, by Months.												Rate for Year.		Population.	
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total by Races.	Grand Total.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	By Races.	By Towns.	By Races.	By Towns.
Charlotte	W.	7	10	14	12	14	21	11	19	12	10	20	17	167	366	7.0	10.0	14.0	12.0	12.0	14.0	7.3	12.7	8.0	6.7	13.3	11.3	9.3	12.2	18,000	30,000
Dr. F. O. Hawley.	C.	21	18	18	21	19	18	16	15	14	15	12	12	199		31.5	27.0	30.7	31.5	22.8	18.0	16.0	15.0	14.0	15.0	12.0	12.0	16.6		12,000	
Durham	W.	13	17	7	15	15	27	15	20	22	16	17	15	199	406	13.0	17.0	7.0	15.0	15.0	27.0	15.0	20.0	22.0	16.0	17.0	15.0	16.6	22.5	12,000	18,000
Dr. T. A. Mann.	C.	13	15	17	14	23	20	29	10	21	20	13	12	207		26.0	30.0	34.0	28.0	46.0	40.0	58.0	20.0	42.0	40.0	26.0	24.0	34.5		6,000	
Elizabeth City	W.	2	5	2	5	6	13	7	3	3	4	8	6	64	179	4.0	10.0	4.0	10.0	12.0	26.0	14.0	6.0	6.0	8.0	16.0	12.0	10.7	17.9	6,000	10,000
Dr. H. D. Walker.	C.	9	9	10	8	8	13	8	10	9	12	11	8	115		27.0	27.0	30.0	24.0	24.0	36.0	24.4	30.0	27.0	36.0	33.0	24.0	28.7		4,000	
Fayetteville	W.	6	5	2	0	3	3	3	0	1	11	3	3	40	88	20.6	17.1	6.9	0.0	10.3	10.3	10.3	0.0	3.4	37.7	10.3	10.3	11.4	14.7	3,500	6,000
Dr. A. S. Rose.	C.	2	4	3	6	7	4	2	5	6	3	2	4	48		9.6	19.2	14.4	28.8	33.6	19.2	9.6	24.0	28.8	14.4	9.6	19.2	19.2		2,500	
Goldsboro	W.	3	7	5	2	9	7	5	5	5	5	1	0	54	136	7.2	16.8	12.0	4.8	21.6	16.8	12.0	10.0	10.0	10.0	2.0	0.0	9.0	13.6	6,000	10,000
Robert A. Creech, Esq., Health Officer.	C.	4	7	4	11	6	6	3	15	8	10	4	4	82		12.0	28.0	16.0	44.0	24.0	24.0	12.0	45.0	26.5	25.0	12.0	12.0	20.5		4,000	
Greensboro	W.	8	13	5	11	23	14	16	14	10	8	13	14	149	286	9.6	15.6	6.0	13.2	25.6	16.8	19.2	16.8	12.0	9.6	15.0	16.8	14.9	19.1	10,000	15,000
Dr. Edmund Harrison.	C.	11	13	9	9	15	13	14	16	11	5	11	10	137		26.4	31.2	21.6	21.6	36.0	31.2	33.6	38.4	26.4	12.0	26.4	24.0	27.4		5,000	
Henderson	W.	1	1	1	0	1	1	2	2	1	5	0	2	17	84	6.0	6.0	6.0	0.0	6.0	6.0	12.0	12.0	6.0	30.0	0.0	12.0	8.5	19.5	2,000	4,300
Dr. G. A. Coggeshall.	C.	2	2	5	2	9	4	8	8	8	5	10	4	67		10.9	10.9	27.3	10.4	46.9	20.9	41.7	41.7	39.1	26.1	52.2	20.9	29.1		2,300	
Lexington	W.	3	2	1	2	4	3	3	5	7	3	0	0	33	41	12.0	8.0	4.0	8.0	16.0	12.0	12.0	20.0	28.0	10.0	0.0	0.0	11.0	11.4	3,000	3,600
J. H. Moyer, Mayor.	C.	0	0	0	0	1	1	1	3	1	1	0	0	8		0.0	0.0	0.0	0.0	20.0	20.0	20.0	60.0	20.0	20.0	0.0	0.0	13.3		600	
Marion	W.	1	1	0	0	1	0	3	4	2	1	2	1	16	16	8.0	8.0	0.0	0.0	8.0	0.0	24.0	32.0	16.0	8.0	16.0	8.0	10.7	10.0	1,500	1,600
Dr. B. L. Ashworth.	C.	0	0	0	0	0	0	0	0	0	0	0	0	0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		100	
Oxford	W.	0	0	1	2	2	1	2	1	1	0	2	1	13	46	0.0	0.0	8.6	17.1	17.1	8.6	14.1	7.0	17.1	0.0	15.5	7.0	7.6	14.4	1,700	3,200
Dr. S. D. Booth.	C.	4	1	4	2	2	3	4	2	5	0	4	2	33		34.3	8.6	34.3	17.1	17.1	14.7	32.0	16.0	40.0	0.0	32.0	16.0	22.0		1,500	

TABLE IV—CONTINUED.

Towns and Reporters.	Races.	Deaths by Months, 1906.														Death Rate (Annual) Per 1,000, by Months.												Rate for Year.		Population.	
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total by Races.	Grand Total.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	By Races.	By Towns.	By Races.	By Towns.
Raleigh	W.	16	11	12	16	19	16	18	15	16	14	24	11	188	346	21.3	14.7	16.0	21.3	25.3	21.3	24.0	20.0	21.3	18.7	32.0	14.7	20.9	21.6	9,000	16,000
T. P. Sale, Esq., Clerk Board of Health.	C.	18	13	8	8	14	17	12	13	12	14	13	16	158		30.9	22.3	13.7	13.7	25.4	29.8	20.6	22.3	20.6	24.4	22.3	27.4	22.6		7,000	
Salem	W.	5	6	2	6	2	4	4	3	3	3	3	0	41	53	17.6	21.2	7.1	21.2	7.1	14.1	12.9	10.6	10.6	10.6	10.6	0.0	11.4	13.9	3,400	3,800
S. H. Butner, Supt. of Health.	C.	0	0	0	1	2	0	2	1	0	0	4	2	12		0.0	0.0	0.0	30.0	60.0	0.0	60.0	30.0	0.0	0.0	120.0	60.0	30.0		400	
Salisbury	W.	2	5	7	1	9	8	10	12	8	4	2	2	70	122	3.2	8.1	11.3	1.6	14.6	13.0	16.2	19.5	13.0	6.5	3.2	3.2	9.5	11.1	7,400	11,000
Dr. H. T. Trantham.	C.	6	6	4	3	5	4	1	2	3	8	8	2	52		20.0	20.0	13.3	10.0	16.7	13.3	3.3	6.7	10.0	26.7	26.7	6.7	14.4		3,600	
Southport	W.	0	0	2	0	1	0	1	1	1	2	1	0	9	15	0.0	0.0	26.7	0.0	13.3	0.0	13.3	13.3	13.3	26.7	13.3	0.0	10.0	10.0	900	1,500
Dr. J. A. Dosher.	C.	1	0	0	0	1	0	1	0	1	0	1	1	6		24.0	0.0	0.0	0.0	24.0	0.0	20.0	0.0	24.0	0.0	24.0	20.0	10.0		600	
Tarboro	W.	2	1	0	2	5	0	2	6	7	2	0	2	29	55	9.6	4.8	0.0	9.6	24.0	0.0	9.6	28.8	33.6	9.6	0.0	9.6	11.6	15.7	2,500	3,500
Dr. S. N. Howell.	C.	3	1	3	3	0	4	2	3	2	0	3	2	26		36.0	12.0	36.0	36.0	0.0	48.0	24.0	36.0	24.0	0.0	36.0	24.0	26.0		1,000	
Wadesboro	W.	1	1	2	0	2	0	1	0	2	1	1	0	11	18	10.0	10.0	20.0	0.0	20.0	0.0	10.0	0.0	20.0	10.0	10.0	0.0	9.2	9.0	1,200	2,000
Dr. J. H. Bennett.	C.	1	1	0	1	0	2	0	0	0	1	0	1	7		15.0	15.0	0.0	15.0	0.0	30.0	0.0	0.0	0.0	15.0	0.0	15.0	8.8		800	
Washington	W.	5	4	5	3	6	5	7	7	7	7	10	6	72	142	13.7	13.7	17.1	10.3	21.0	17.4	24.0	21.0	21.0	21.0	30.0	18.0	18.0	20.3	4,000	7,000
Dr. John G. Blount.	C.	3	10	5	6	2	6	4	7	7	6	4	10	70		12.0	40.0	20.0	24.0	10.3	24.0	16.0	24.0	24.0	20.6	16.0	40.0	23.3		3,000	
Weldon	W.	0	3	3	2	2	2	1	0	0	5	0	2	20	41	0.0	51.4	51.4	30.0	32.0	32.0	16.7	0.0	0.0	80.0	0.0	32.0	26.7	27.3	750	1,500
J. T. Gooch, Esq., Mayor.	C.	2	1	2	1	2	2	1	0	2	2	3	3	21		35.2	16.0	35.2	16.0	32.0	32.0	16.7	0.0	32.0	32.0	48.0	48.0	28.0		750	
Wilmington	W.	22	15	15	16	22	20	23	27	20	23	18	31	252	612	24.0	16.4	16.4	17.4	16.5	16.0	17.2	20.2	15.0	17.2	13.5	23.2	15.7	20.4	16,000	30,000
Dr. Charles T. Harper.	C.	26	23	25	34	26	34	24	35	32	32	37	32	360		31.2	27.6	30.0	40.8	22.3	27.2	20.6	30.0	27.4	27.4	31.7	27.4	25.7		14,000	
Wilson	W.	2	4	4	6	2	6	7	2	3	11	3	1	51	112	6.3	12.6	12.6	18.9	6.3	19.7	22.1	6.3	9.5	34.7	9.5	3.2	13.4	16.5	3,800	6,800
Dr. W. S. Anderson.	C.	4	2	6	7	3	4	5	6	2	11	7	4	61		12.0	8.0	24.0	28.0	12.0	16.0	20.0	24.0	8.0	44.0	28.0	16.0	20.3		3,000	

TABLE V—SHOWING CAUSES OF DEATH FOR THE YEAR ENDING DECEMBER 31, 1905.

Towns.	Races.	Population. By Races.	Population. Total.	Annual Death Rate Per 1,000. By Races.	Annual Death Rate Per 1,000. Total.	Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping Cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All Other Diseases.	Accident.	Suicide.	Violence.	Total Deaths. By Races.	Total Deaths. By Towns.	Deaths under 5 years.	Still-born.
Charlotte	W.	12,000	20,000	9.9	13.6	5	0	0	0	0	1	10	9	0	9	0	9	69	7	0	0	119	272	47	18
	C.	8,000		19.1		7	0	3	0	1	0	15	15	0	5	1	15	88	3	0	0	153		64	26
Durham	W.	12,000	18,000	14.5	18.8	9	1	0	1	0	4	22	31	10	16	3	26	49	2	1	0	175	338	46	11
	C.	6,000		27.2		4	0	0	0	0	1	24	31	6	7	1	27	57	5	0	0	163		51	15
Elizabeth City	W.	6,000	10,000	11.2	16.6	3	0	3	0	0	0	0	7	4	8	3	10	28	1	0	0	67	166	30	4
	C.	4,000		24.7		8	0	4	0	0	0	6	11	7	8	1	11	41	2	0	0	99		47	6
Fayetteville	W.	3,500	6,000	12.3	17.7	2	0	0	0	0	0	5	7	8	5	0	4	12	0	0	0	43	106	9	0
	C.	2,500		25.2		0	0	1	0	0	0	5	10	11	8	0	9	15	2	0	2	63		25	2
Goldsboro	W.	5,000	8,000	9.4	15.7	1	0	0	0	0	0	2	5	4	3	0	6	24	2	0	0	47	126	13	7
	C.	3,000		26.3		5	0	0	1	4	1	4	12	4	4	0	5	39	0	0	0	79		34	12
Greensboro	W.	10,000	15,000	13.6	19.1	12	0	0	1	1	1	8	14	14	5	1	20	56	3	0	0	136	286	50	5
	C.	5,000		30.0		7	1	1	0	2	2	13	28	9	12	6	13	53	2	0	1	150		54	19
Henderson	W.	2,000	4,200	8.0	12.4	0	0	0	0	0	0	2	3	1	2	1	0	5	2	0	0	16	52	0	0
	C.	2,200		16.4		0	0	0	0	0	0	8	4	1	2	5	1	13	2	0	0	36		2	0
Lexington	W.	3,000	3,600	5.0	5.6	3	0	0	0	0	0	2	0	0	0	0	1	8	1	0	0	15	20	0	0
	C.	600		8.3		0	0	0	0	0	1	2	0	0	0	0	0	2	0	0	0	5		0	0
Marion	W.	1,500	1,600	8.7	9.4	4	0	0	0	0	0	0	1	2	1	0	4	1	0	0	0	13	15	0	1
	C.	100		20.0		0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	2		0	1
Monroe	W.	2,500	3,500	4.4	5.4	1	1	0	0	2	0	1	1	0	0	0	0	4	1	0	0	11	19	0	0
	C.	1,000		8.0		0	1	0	0	0	0	1	3	0	0	0	1	2	0	0	0	8		0	0

TABLE V—CONTINUED.

Towns.	Races.	Population. By Races.	Population. Total.	Annual Death Rate Per 1,000. By Races.	Annual Death Rate Per 1,000. Total.	Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping Cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All Other Diseases.	Accident.	Suicide.	Violence.	Total Deaths. By Races.	Total Deaths. By Towns.	Deaths under 5 years.	Still-born.
Oxford	W.	1,400	2,800	15.0	19.6	1	0	1	1	0	0	3	4	3	0	0	2	5	1	0	0	21	55	6	0
	C.	1,400		24.3		0	0	2	0	0	0	1	4	2	3	1	12	6	2	0	1	34		13	2
Raleigh	W.	9,000	16,000	18.3	18.7	3	0	0	4	3	2	17	13	17	10	2	12	76	3	2	1	165	299	51	6
	C.	7,000		19.1		2	0	0	1	0	2	15	20	9	6	3	5	67	4	0	0	134		55	15
Salem	W.	3,400	3,800	10.3	10.8	0	1	0	0	0	0	3	0	0	5	0	3	22	1	0	0	35	41	10	8
	C.	400		15.0		0	0	0	0	0	0	0	1	0	1	0	0	4	0	0	0	6		2	0
Salisbury	W.	7,400	11,000	9.0	10.6	4	0	1	2	0	0	5	9	4	9	0	11	14	6	1	1	67	117	14	0
	C.	3,600		13.9		0	0	1	0	3	0	6	6	3	7	0	7	13	4	0	0	50		11	0
Southport	W.	900	1,400	12.2	19.3	0	1	0	0	0	0	0	0	2	1	0	2	5	0	0	0	11	27	4	1
	C.	500		32.0		0	1	1	0	0	0	3	4	0	0	0	1	6	0	0	0	16		3	0
Tarboro	W.	2,500	3,500	7.2	14.0	1	0	0	2	0	0	0	1	0	1	0	7	6	0	0	0	18	49	0	0
	C.	1,000		31.0		0	0	1	0	0	0	1	10	0	5	0	8	6	0	0	0	31		0	2
Wadesboro	W.	1,200	2,000	18.3	19.0	0	0	0	0	3	0	1	3	0	1	1	2	10	0	1	0	22	38	1	0
	C.	800		20.0		0	0	0	0	1	0	3	1	0	1	0	2	7	0	0	1	16		0	0
Washington	W.	3,500	6,500	16.6	18.5	1	0	3	0	0	1	4	5	4	2	1	7	28	2	0	0	58	120	17	1
	C.	3,000		20.7		1	0	6	0	0	2	4	8	6	1	0	13	18	3	0	0	62		24	1
Waynesville	W.	1,600	2,000	6.2	6.5	1	0	0	0	1	0	2	1	0	1	0	0	3	0	1	0	10	13	3	0
	C.	400		7.5		0	0	0	0	0	0	1	0	0	0	0	2	0	0	0	0	3		0	0
Weldon	W.	700	1,450	17.1	23.4	0	0	0	0	0	0	1	1	0	0	0	0	9	1	0	0	12	34	1	1
	C.	750		29.3		0	0	1	0	0	0	1	3	0	0	0	3	14	0	0	0	22		6	0

TABLE V—CONTINUED.

Towns.	Races.	Population.		Annual Death Rate Per 1,000.		Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping Cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All Other Diseases.	Accident.	Suicide.	Violence.	Total Deaths.		Deaths under 5 years.	Still-born.
		By Races.	Total.	By Races.	Total.																	By Races.	By Towns.		
Wilmington	W.	11,000	21,000	20.4	25.0	10	1	7	2	2	0	15	15	9	15	19	29	85	5	6	5	225	526	70	11
	C.	10,000		30.1		4	0	18	0	0	0	10	33	12	33	31	24	126	7	0	3	301		101	47
Wilson	W.	3,800	6,800	10.5	13.8	4	0	1	1	1	0	1	2	4	2	1	4	18	1	0	0	40	94	11	5
	C.	3,000		18.0		0	0	2	0	0	0	6	8	0	8	1	4	20	4	1	0	54		21	0
Total, 22 towns	W.	103,900	168,200	12.8	16.7	65	5	16	14	13	9	104	132	86	96	32	159	537	39	12	7	1326	2813	383	79
	C.	64,300		23.1		38	3	41	2	11	9	130	212	70	111	50	163	597	40	1	9	1497		513	148
Grand total		168,200				103	8	57	26	24	18	234	344	156	207	82	322	1134	79	13	16	2813		956	227

TABLE VI—SHOWING CAUSES OF DEATH FOR THE YEAR ENDING DECEMBER 31, 1906.

Towns.	Races.	Population. By Races.	Population. Total.	Annual Death Rate Per 1,000. By Races.	Annual Death Rate Per 1,000. Total.	Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping-cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All Other Diseases.	Accident.	Suicide.	Violence.	Total Deaths. By Races.	Total Deaths. By Towns.	Deaths under 5 years.	Still-born.
Charlotte	W.	18,000	30,000	9.3	12.2	10	0	2	0	0	2	7	14	11	15	2	17	83	4	0	0	167	366	51	25
	C.	12,000		16.6		12	0	2	0	1	3	23	27	5	6	6	6	99	9	0	0	199		49	18
Durham	W.	12,000	18,000	16.6	22.5	12	0	0	0	6	1	17	27	15	17	3	38	60	2	0	1	199	406	59	14
	C.	6,000		34.5		7	0	0	0	14	0	9	35	8	15	2	48	62	5	0	2	207		78	24
Elizabeth City	W.	6,000	10,000	10.7	17.9	3	0	2	1	0	0	1	4	6	10	4	4	27	1	1	0	64	179	19	2
	C.	4,000		28.7		5	0	5	2	0	0	5	21	6	10	2	14	43	2	0	0	115		41	14
Fayetteville	W.	3,500	6,000	11.4	14.7	3	0	1	1	0	0	3	3	7	3	0	2	16	0	1	0	40	88	8	1
	C.	2,500		19.2		0	0	1	0	1	0	8	8	9	4	3	5	7	2	0	0	48		16	7
Goldsboro	W.	6,000	10,000	9.0	13.0	0	0	0	0	0	3	4	2	6	8	0	8	21	2	0	0	54	136	16	5
	C.	4,000		20.5		7	0	2	1	2	0	13	13	1	4	0	8	29	1	0	1	82		36	10
Greensboro	W.	10,000	15,000	14.9	19.1	10	0	2	0	0	0	12	15	16	11	1	25	44	12	1	0	149	286	58	11
	C.	5,000		27.4		5	0	2	0	1	2	16	25	10	7	2	11	53	2	0	1	137		58	12
Henderson	W.	2,000	4,300	8.5	19.5	2	0	0	0	0	0	0	4	1	2	0	1	7	0	0	0	17	84	5	2
	C.	2,300		29.1		2	1	0	2	1	0	6	11	4	10	2	3	22	3	0	0	67		23	0
Lexington	W.	3,000	3,600	11.0	11.4	4	0	0	0	0	0	2	5	1	1	0	3	17	0	0	0	33	41	11	0
	C.	600		13.3		0	0	0	0	0	0	0	2	0	0	0	1	5	0	0	0	8		2	0
Marion	W.	1,500	1,600	10.7	10.0	3	0	0	1	0	0	0	4	1	1	0	0	6	0	0	0	16	16	2	0
	C.	100		0.0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0
Oxford	W.	1,750	3,200	7.6	14.4	1	0	1	0	0	0	2	2	1	0	1	0	5	0	0	0	13	46	3	0
	C.	1,500		22.0		2	0	0	0	0	0	4	10	5	0	1	3	8	0	0	0	33		8	2

TABLE VI—CONTINUED.

Towns.	Races.	Population. By Races.	Population. Total.	Annual Death Rate Per 1,000. By Races.	Annual Death Rate Per 1,000. Total.	Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping-cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All Other Diseases.	Accident.	Suicide.	Violence.	Total Deaths. By Races.	Total Deaths. By Towns.	Deaths under 5 years.	Still-born.
Raleigh	W.	9,000	16,000	20.9	21.6	7	0	0	1	0	0	19	14	15	17	2	24	82	4	2	1	188	346	35	5
	C.	7,000		22.6		4	0	0	0	3	0	28	15	7	13	4	7	68	8	0	1	158		49	8
Salem	W.	3,400	3,800	11.4	13.9	1	4	0	1	1	0	1	0	0	4	0	0	27	2	0	0	41	53	14	6
	C.	400		30.0		0	0	0	0	1	0	1	1	0	0	0	0	8	1	0	0	12		1	0
Salisbury	W.	7,400	11,000	9.5	11.1	2	0	0	0	1	0	6	11	5	3	1	20	14	7	0	0	70	122	24	0
	C.	3,600		14.4		1	0	1	0	0	0	6	8	7	4	0	5	17	3	0	0	52		11	0
Southport	W.	900	1,500	10.0	10.0	1	0	0	0	0	0	1	1	0	2	0	0	4	0	0	0	9	15	2	0
	C.	600		10.0		0	0	0	0	0	0	1	0	0	1	0	0	4	0	0	0	6		2	0
Tarboro	W.	2,500	3,500	11.6	15.7	1	0	0	0	0	0	1	1	1	3	2	6	10	2	2	0	29	55	0	2
	C.	1,000		26.0		1	0	0	0	0	0	0	3	1	2	1	2	12	3	1	0	26		0	0
Wadesboro	W.	1,200	2,000	9.2	9.0	1	0	0	0	0	0	3	1	0	2	1	0	3	0	0	0	11	18	2	0
	C.	800		8.8		0	0	0	0	0	0	1	0	0	1	0	0	5	0	0	0	7		0	0
Washington	W.	4,000	7,000	18.0	20.3	9	0	1	1	0	0	2	6	16	3	1	13	20	0	0	0	72	142	18	0
	C.	3,000		23.3		5	0	2	0	0	0	9	11	8	1	2	4	27	1	0	0	70		8	0
Weldon	W.	750	1,500	26.7	27.3	1	0	0	0	0	0	2	1	0	1	0	0	15	0	0	0	20	41	6	1
	C.	750		28.0		2	0	0	0	0	0	1	2	0	0	0	1	14	1	0	0	21		7	1
Wilmington	W.	16,000	30,000	15.7	20.4	11	0	11	2	3	0	27	10	7	20	13	40	98	5	4	1	252	612	83	6
	C.	14,000		25.7		8	0	15	0	4	0	24	53	18	40	25	35	120	13	0	5	360		105	43

TABLE VI—CONTINUED.

Towns.	Races.	Population. By Races.	Population. Total.	Annual Death Rate Per 1,000. By Races.	Annual Death Rate Per 1,000. Total.	Typhoid Fever.	Scarlet Fever.	Malarial Fever.	Diphtheria.	Whooping-cough.	Measles.	Pneumonia.	Consumption.	Brain Diseases.	Heart Diseases.	Neurotic Diseases.	Diarrheal Diseases.	All other Diseases.	Accident.	Suicide.	Violence.	Total Deaths. By Races.	Total Deaths. By Towns.	Deaths under 5 years.	Still-born.
Wilson	W.	3,800	6,800	13.4	16.5	7	0	1	0	1	0	2	3	4	7	2	4	19	0	1	0	51	112	21	1
	C.	3,000		20.3		0	0	6	0	0	0	4	8	2	6	2	9	23	0	0	1	61		12	0
Total, 20 towns	W.	112,650	184,800	13.3	17.1	89	4	21	8	12	6	112	128	113	130	33	205	578	41	12	3	1495	3164	437	81
	C.	72,150		23.1		61	1	36	5	28	5	159	253	91	124	52	162	626	54	1	11	1669		506	139
Grand total		184,800				150	5	57	13	40	11	271	381	204	254	85	367	1204	95	13	14	3164	----	943	220

REPORT OF TREASURER.

Richard H. Lewis, Treasurer, in account with the North Carolina Board of Health, January 1, 1905, *to December* 31, 1906.

DISBURSEMENTS.

1905.			
Jan.	23.	Dr. R. H. Lewis, expenses as delegate to meeting of the American Public Health Association at Havana, January 10-13	$ 99.45
	28.	S. H. Wiley, 1 typewriter ribbon	1.00
Feb.	2.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	3.	Salary of Secretary and Treasurer for January	83.33
	3.	Miss Mabel P. Massey, services as stenographer in January	19.00
	7.	Western Union Telegraph Co., telegrams in January	2.96
Mar.	2.	Miss Mabel P. Massey, services as stenographer in February	15.00
	2.	Salary of Secretary and Treasurer for February	83.33
	9.	E. M. Uzzell, 500 postal cards for reminders for County Superintendents	5.00
April	3.	C. T. Bailey, Postmaster, deposit for postage on Bulletin	5.00
	3.	C. T. Bailey, Postmaster, order to James A. Egan, Treasurer, annual dues National Conference State and Provincial Boards of Health	10.08
	3.	Salary of Secretary and Treasurer for March	83.33
	3.	Office rent, first quarter 1905	15.00
	5.	C. T. Bailey, Postmaster, stamps for consumption pamphlets and general postage	50.00
	6.	Western Union Telegraph Co., telegrams in March,	.50
	8.	Miss Mabel P. Massey, services as stenographer in March	15.00
May	2.	Miss Mabel P. Massey, services as stenographer in April	15.00
	3.	Salary of Secretary and Treasurer for April	83.34
	3.	Dr. R. H. Lewis, expenses as delegate to Anti-Tuberculosis League meeting at Atlanta	22.25
	3.	Southern Express Co., charges on sundry packages of consumption pamphlets	.70
	6.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	6.	News and Observer Publishing Co., 1 copy Year-Book, 1905	2.00

May	20.	C. T. Bailey, Postmaster, stamps for consumption pamphlets, as per vouchers of October 27, 1904, overlooked in Treasurer's Biennial Report.....	$ 50.00
June	2.	Miss Mabel P. Massey, services as stenographer in May	15.00
	3.	Salary of Secretary and Treasurer for May.....	83.33
	3.	Dr. W. P. Ivey, per diem and expenses annual meeting at Greensboro.....	28.10
	3.	Dr. R. H. Lewis, expenses, National Conference State Boards of Health and Association for the Study and Prevention of Tuberculosis.....	50.10
	3.	Dr. R. H. Lewis, annual meeting State Board of Health at Greensboro.....	13.45
	15.	Dr. Henry W. Lewis, per diem and expenses, annual meeting at Greensboro.....	26.70
	15.	Dr. W. O. Spencer, per diem and expenses, annual meeting at Greensboro.....	14.50
July	1.	Salary Secretary and Treasurer for June.....	83.33
	1.	Office rent, second quarter.....	15.00
	1.	Miss Mabel P. Massey, services as stenographer for June	15.00
	3.	Southern Express Co., charges on packages of consumption pamphlets	6.49
	6.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	6.	Western Union Telegraph Co., telegrams for May and June	2.03
	7.	Alfred Williams & Co., sundries for office, December 10, 1904, to July, 1905.....	4.05
	8.	Dr. J. A. Egan, Treasurer, post-office order for annual dues to National Conference of State and Provincial Boards of Health.....	10.08
	13.	One copy Postal Guide.....	2.50
	14.	W. R. Batt, Publisher, subscription to 8 copies of Sanitation, at 75 cents, for members of the Board of Health	6.00
	15.	Dr. J. L. Nicholson, per diem and expenses, annual meeting at Greensboro.....	32.00
	15.	S. H. Wiley, 1 typewriter ribbon.....	1.00
Aug.	3.	Salary of Secretary and Treasurer for July.....	83.33
	3.	Dr. R. H. Lewis, expenses of trip to Morganton, sewage State Hospital.....	14.75
	3.	Miss Mabel P. Massey, services as stenographer for July	20.00
	4.	Western Union Telegraph Co., telegrams in July..	.25

Aug.	9.	Southern Express Co., charges on packages consumption pamphlets	$ .35
	11.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
Sept.	2.	Salary of Secretary and Treasurer for August	83.33
	2.	C. T. Bailey, Postmaster, deposit for postage on Bulletin	5.00
	9.	Southern Express Co., charges on packages of consumption pamphlets	.65
	12.	Miss Mabel P. Massey, services as stenographer in August	9.00
	12.	Southern Express Co., charges on packages of consumption pamphlets	.50
Oct.	5.	Salary of Secretary and Treasurer, for September	83.33
	5.	Office rent, third quarter	15.00
	5.	Dr. George M. Sternberg, Treasurer, annual dues Association for Study and Prevention of Tuberculosis	5.00
	5.	Charity Organization Society, 1 copy Hand-Book of Tuberculosis	1.00
	5.	Miss Mabel P. Massey, services as stenographer for September	15.00
	5.	Dr. R. H. Lewis, expenses, annual meeting American Public Health Association, Boston, September 25-29	70.00
	11.	Western Union Telegraph Co., telegrams in September	.99
	16.	C. T. Bailey, Postmaster, stamps for pamphlets and general purposes	25.00
	16.	Dr. J. Howell Way, per diem and expenses, annual meeting at Greensboro	27.25
Nov.	1.	Salary of Secretary and Treasurer for October	83.34
	1.	Miss Mabel P. Massey, services as stenographer in October	15.00
	24.	S. H. Wiley, 6 rolls paper for Foyer letter press	4.25
Dec.	2.	Salary of Secretary and Treasurer for November,	83.34
	5.	Miss Mabel P. Massey, services as stenographer in November	15.00
	26.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	30.	Office rent, fourth quarter	15.00
	30.	Drayage on Bulletin to Post-office, 12 months, at 15 cents per month	1.80
	30.	Salary of Secretary and Treasurer for December	83.34
	30.	Miss Mabel P. Massey, services as stenographer in December	20.00

1906.

Jan.	8.	Western Union Telegraph Co., telegrams to 1st inst	$ .50
	8.	Charity Organization Society, subscription to charities for year	2.00
	23.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	23.	C. T. Bailey, Postmaster, deposit for postage on Bulletin	5.00
Feb.	2.	Salary of Secretary and Treasurer for January...	83.33
	2.	Miss Mabel P. Massey, services as stenographer in January	20.00
	16.	Alfred Williams & Co., sundries for office from July 10, 1905.....	6.35
	17.	Western Union Telegraph Co.....	.25
	21.	News and Observer Publishing Co., 1 copy Year-Book, 1906	2.00
	21.	E. M. Uzzell & Co., 500 postal cards for notifying Chairmen Boards County Commissioners.....	5.00
March	2.	Salary of Secretary and Treasurer for February..	83.33
	6.	Miss Mabel P. Massey, services as stenographer in February	15.00
	7.	Southern Express Co., charges on packages health pamphlets	.75
	14.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
April	2.	Salary of Secretary and Treasurer for March.....	83.33
	2.	Office rent, first quarter.....	15.00
	3.	Miss Mabel P. Massey, services as stenographer in March	20.00
	3.	Postal Telegraph and Cable Co., telegrams.....	2.48
	5.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	7.	Western Union Telegraph Co., telegrams in March,	1.00
	19.	E. M. Uzzell & Co., 500 postal cards, reminders to County Superintendents	5.00
May	1.	Salary of Secretary and Treasurer for April.....	83.33
		C. T. Bailey, Postmaster, deposit for postage on Bulletin	5.00
	2.	Miss Mabel P. Massey, services as stenographer for April	15.00
	6.	Western Union Telegraph Co., telegrams in April..	.52
June	9.	Salary of Secretary and Treasurer for May.....	83.33
	9.	Dr. R. H. Lewis, expenses as delegate to National Conference State and Provincial Boards of Health at Washington and annual meeting of the Board of Health at Charlotte.....	37.25

June	11.	Dr. W. P. Ivey, per diem and expenses, annual meeting Board of Health at Charlotte	$ 23.70
	11.	Dr. J. Howell Way, per diem and expenses, annual meeting at Charlotte	31.95
	11.	Dr. Francis Duffy, per diem and expenses, inspection of State Hospital at Goldsboro, November, 1904	8.80
	11.	Dr. Thomas E. Anderson, per diem and expenses, annual meeting at Charlotte	22.50
	12.	Miss Mabel P. Massey, services as stenographer in May	16.60
	18.	A. Williams & Co., ½ doz. pads (50 cents), 1 typewriter ribbon ($1)	1.50
	19.	Dr. W. O. Spencer, per diem and expenses, annual meeting at Charlotte	18.52
	22.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
	23.	Dr. George G. Thomas, per diem and expenses, annual meeting at Charlotte	12.00
July	2.	Salary of Secretary and Treasurer for June	83.33
	2.	Office rent, second quarter	15.00
	9.	Western Union Telegraph Co., telegrams in June	2.98
	9.	Miss Mabel P. Massey, services as stenographer in June, less one day	33.50
	31.	C. T. Bailey, Postmaster, stamps for consumption pamphlets	50.00
Aug.	2.	Salary of Secretary and Treasurer for July	83.33
	4.	Miss Mabel P. Massey, salary as stenographer for July	35.00
	8.	Postal Telegraph and Cable Co., telegrams in July	.77
	9.	Southern Express Co., charges on packages of consumption pamphlets	1.80
Sept.	6.	Salary of Secretary and Treasurer for August	83.34
	6.	Dr. R. H. Lewis, expenses, official visits to Hillsboro, Charlotte and Morganton	22.80
	7.	Stone & Barringer, 1 typewriter ribbon	1.00
	12.	Miss Mabel P. Massey, services as stenographer in August	35.00
	13.	W. G. Briggs, Postmaster, stamps for health pamphlets and general postage	50.00
	28.	Dr. Thomas E. Anderson, per diem and expenses, inspection State institutions at Greensboro	17.00
Oct.	2.	Salary of Secretary and Treasurer for September	83.34
	2.	Office rent, third quarter	15.00

Oct.	2.	W. G. Briggs, Postmaster, stamps for consumption pamphlets	$ 50.00
	3.	J. L. Ludlow, per diem and expenses, annual meetings, 1905-6, and official visit to Morganton	44.35
	6.	Miss Mabel P. Massey, services as stenographer in September	55.00
	8.	Dr. George G. Thomas, per diem and expenses, inspection State institutions at Morganton	24.50
	16.	Western Union Telegraph Co., telegrams in September	1.26
	26.	Postal Cable Telegraph Co., telegrams in September,	.62
	31.	T. F. Brockwell, sharpening knives of mailing machine	.25
Nov.	9.	Salary of Secretary and Treasurer for October	83.34
	9.	A. Williams & Co., office supplies to 1st inst	6.27
	12.	Southern Express Co., charges on packages of consumption pamphlets	1.10
	14.	Dr. R. H. Lewis, expenses lecture, Guilford College, 10th inst	8.80
	14.	Miss Mabel P. Massey, salary as stenographer in October	35.00
Dec.	13.	Salary of Secretary and Treasurer for November	83.34
	13.	Dr. R. H. Lewis, expenses, delegate to annual meeting American Public Health Association, City of Mexico	150.00
	14.	Miss Mabel P. Massey, services as stenographer in November	35.00
	15.	Dr. W. O. Spencer, expenses and per diem, inspection State institutions at Greensboro	7.30
	15.	Dr. W. P. Ivey, expenses and per diem, inspection State institutions at Raleigh	36.95
	17.	W. G. Briggs, Postmaster, stamps for health pamphlets and general purposes	50.00
	17.	Postal Cable Telegraph Co., telegrams in November,	.62
	18.	W. G. Briggs, Postmaster, deposit for postage on Bulletin	5.00
	20.	Miss Mabel P. Massey, salary as stenographer in December	35.00
	20.	Dr. George M. Sternberg, Treasurer, annual dues, National Association for the Study and Prevention of Tuberculosis	5.00
	22.	S. H. Wiley, 1 Foyer toller ($2.25), 1 typewriter ribbon ($1)	3.25
	31.	Salary of Secretary and Treasurer for December	83.34

Dec.	31.	Office rent, fourth quarter	$ 15.00
	31.	G. M. Hardin, carriage hire, two days, annual inspection State institutions in Raleigh	9.50
	31.	Drayage on Bulletin to post-office, 12 months, at 15 cents per month	1.80
	31.	Balance on hand, December 31, 1906	90.75
			$4,526.58

RECEIPTS.

Balance on hand January 1, 1905	$ 526.58
Annual appropriation, 1905	2,000.00
Annual appropriation, 1906	2,000.00
	$4,526.58

Richard H. Lewis, Treasurer, in account with the State Laboratory of Hygiene, November 9, 1903, to December 31, 1906.

DISBURSEMENTS.

1903.			
Nov.	9.	Dr. G. McCarthy, stamps	$ 1.00
	9.	Dr. G. McCarthy, salary as Biologist	187.50
	21.	Whitall, Tatum & Co., laboratory supplies	21.92
Dec.	15.	J. E. Mitchell, 1 doz. cases for water bottles	4.50
1904.			
Jan.	11.	Dr. G. McCarthy, salary as Biologist	187.50
	28.	Whitall, Tatum & Co., laboratory supplies	3.27
	28.	Dr. G. McCarthy, sundries	9.09
April	9.	Dr. G. McCarthy, sundries	19.05
	14.	Dr. G. McCarthy, salary as Biologist	187.50
May	4.	Southern Express Co., expressage on water samples,	8.95
June	12.	Dr. G. McCarthy, stamps	5.00
	16.	Dr. G. McCarthy, salary as Biologist	62.50
	16.	Southern Express Co., expressage on water samples,	7.35
July	2.	Southern Express Co., expressage on water samples,	5.30
	20.	Dr. G. McCarthy, salary as Biologist	125.00
Aug	3.	Southern Express Co., expressage on water samples,	11.40
	4.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
Sept.	1.	Southern Express Co., expressage on water samples,	9.80
	3.	Dr. G. McCarthy, stamps and chemicals	7.65
	3.	Dr. G. McCarthy, subscriptions to biological publications	6.10
	7.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
	14.	Eimer & Amend, laboratory supplies	14.55
	30.	Dr. G. McCarthy, salary as Biologist	187.50

Oct.	5.	Miss Mary Scott Birdson, salary as stenographer,	$ 5.00
	14.	Southern Express Co., expressage on water samples,	8.95
Nov.	10.	Dr. G. McCarthy, stamps	6.50
	16.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
	11.	Southern Express Co., expressage on water samples,	8.55
	12.	Lemeck & Buechner, laboratory supplies	6.10
Dec.	7.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
	10.	Dr. J. M. Pickel, chemical work for laboratory	50.40
	13.	Southern Express Co., expressage on water samples,	4.95
	20.	Dr. G. McCarthy, salary as Biologist	187.50
	22.	United Industrial Fiber Co., water carriers	14.85
	22.	Eimer & Amend, laboratory supplies	13.82
	22.	W. H. King Co., laboratory supplies	3.00
	23.	Dr. G. McCarthy, salary as Biologist	125.00
	30.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
1905.			
Feb.	21.	Southern Express Co., expressage on water samples,	20.25
	9.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
Mar.	18.	Southern Express Co., expressage on water samples,	7.60
	20.	Dr. G. McCarthy, sundries	5.72
	20.	Lemeck & Buechner, laboratory supplies	7.50
April	7.	Miss Mary Scott Birdsong, salary as stenographer,	7.50
	10.	Southern Express Co., expressage on water samples,	7.95
May	3.	Southern Express Co., expressage on water samples,	12.35
	5.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
June	2.	Miss Mary Scott Birdsong, salary as stenographer,	5.00
	6.	Southern Express Co., expressage on water samples,	9.10
	15.	Dr. G. McCarthy, salary as Biologist	416.67
July	3.	Southern Express Co., expressage on water samples,	9.80
	7.	B. F. Dawson, sheriff's commission	1.59
	13.	Seaboard Air Line, freight on supplies	2.32
	15.	Dr. G. McCarthy, sundries	12.03
	15.	W. H. King Co., laboratory supplies	22.02
	31.	Miss Sophie M. Grimes, salary as stenographer	12.00
Aug.	1.	C. W. Miller, salary as assistant	75.00
	4.	Spence Lens Co., laboratory apparatus	49.88
	4.	Arthur H. Thomas, laboratory supplies	87.08
	9.	Southern Express Co., expressage on water samples,	14.90
	9.	Eimer & Amend, chemical apparatus	25.89
	9.	Lemeck & Buechner, laboratory supplies	13.49
	9.	Arthur H. Thomas, laboratory supplies	6.13
	31.	C. W. Miller, salary as assistant	50.00
Sept.	15.	Miss Sophie M. Grimes, salary as stenographer	10.00
Oct.	3.	Carolina Wood Workers, 6 doz. water boxes	25.20
	5.	Miss Sophie M. Grimes, salary as stenographer	10.00
	6.	Southern Express Co., expressage on water samples,	25.30

Oct.	24.	Dr. G. McCarthy, salary of Dr. Pickel and sundries,	$ 54.67
	24.	Dr. G. McCarthy, salary as Biologist.....	300.00
Nov.	2.	W. H. McIntire, salary as assistant.....	50.00
	2.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	4.	Southern Express Co., expressage on water samples,	10.35
Dec.	2.	W. H. McIntire, salary as assistant.....	50.00
	2.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	9.	Dr. G. McCarthy, sundries.....	4.84
	9.	Eimer & Amend, laboratory supplies.....	30.56
	9.	Arthur H. Thomas, laboratory supplies.....	17.51
	9.	W. H. King Co., laboratory supplies.....	3.50
	15.	Southern Express Co., expressage on water samples,	11.75
	23.	Dr. G. McCarthy, salary as Biologist.....	300.00
	23.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	23.	W. H. McIntire, salary as assistant.....	50.00
1906.			
Jan.	16.	Dr. G. McCarthy, stamps.....	5.98
	23.	Southern Express Co., expressage on water samples	12.25
Feb.	1.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	1.	W. H. McIntire, salary as assistant.....	55.00
	1.	Edward Jones, wages.....	5.00
	1.	Southern Express Co., expressage on water samples,	12.10
Mar.	1.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	1.	W. H. McIntire, salary as assistant.....	55.00
	7.	Southern Express Co., expressage on water samples,	12.60
	13.	Dr. G. McCarthy, sundries.....	14.89
	13.	Dr. G. McCarthy, salary as Biologist.....	300.00
	29.	Eimer & Amend, laboratory supplies.....	46.51
	29.	Arthur H. Thomas, laboratory supplies.....	14.52
April	2.	Miss Sophie M. Grimes, salary as stenographer....	10.00
	2.	W. H. McIntire, salary as assistant.....	55.00
	4.	Southern Express Co., expressage on water samples,	12.10
	19.	Dr. G. McCarthy, salary as Biologist.....	25.00
	30.	W. H. McIntire, salary as assistant.....	60.00
	30.	Miss Sophie M. Grimes, salary as stenographer....	12.50
May	4.	W. H. King Co., laboratory supplies.....	6.06
	4.	Dr. G. McCarthy, sundries.....	17.93
	15.	Southern Express Co., expressage on water samples,	12.80
	15.	Arthur H. Thomas, laboratory supplies.....	13.07
June	2.	Miss Sophie M. Grimes, salary as stenographer....	12.50
	2.	W. H. McIntire, salary as assistant.....	60.00
	12.	Southern Express Co., expressage on water samples,	10.95
	22.	Dr. G. McCarthy, sundries.....	18.70
	22.	Dr. G. McCarthy, salary as Biologist.....	300.00
	22.	Lemeck & Buechner, laboratory supplies.....	11.59

June	23.	W. H. McIntire, salary as assistant	$ 60.00
	23.	Miss Sophie M. Grimes, salary as stenographer	12.50
July	2.	Southern Express Co., expressage on water samples,	12.35
	17.	W. H. King Co., laboratory supplies	5.60
Aug.	1.	W. H. McIntire, salary as assistant	60.00
	1.	Miss Sophie M. Grimes, salary as stenographer	6.25
	1.	Arthur H. Thomas Co., laboratory supplies	13.18
	9.	Southern Express Co., expressage on water samples,	14.20
Sept.	5.	W. H. McIntire, salary as assistant	60.00
	8.	Southern Express Co., expressage on water samples,	17.25
	8.	Miss Sophie M. Grimes, salary as stenographer	12.50
	14.	Dr. G. McCarthy, sundries	23.28
	29.	W. H. McIntire, salary as assistant	60.00
Oct.	1.	Dr. G. McCarthy, sundries	18.00
	4.	Eimer & Amend, laboratory supplies	21.19
	4.	John Wiley & Son, books	13.75
	4.	K. H. Hews & Co., Inc., laboratory supplies	3.60
	4.	Whitall, Tatum & Co., bottles for laboratory	12.30
	5.	Dr. G. McCarthy, salary as Biologist	300.00
Nov.	9.	W. H. McIntire, salary as assistant	60.00
	9.	Miss Edith Dixon, salary as stenographer	12.50
	9.	Dr. G. McCarthy, sundries	20.40
	12.	Southern Express Co., expressage on water samples,	29.20
Dec.	27.	Dr. G. McCarthy, sundries	22.56
	27.	Dr. G. McCarthy, money advanced to pay assistant and stenographer in November and December	145.00
	27.	Dr. G. McCarthy, salary as Biologist	300.00
	31.	Lemeck & Buechner, books	8.80
	31.	Journal of Infectious Diseases	10.00
	31.	W. H. King, chemicals	13.51
	31.	Arthur H. Thomas Co., laboratory supplies	27.95
	31.	Eimer & Amend, laboratory supplies	20.81
	31.	A. Williams & Co., office supplies	19.15
			$6,015.38
		Balance on hand	835.16
			$6,850.54

RECEIPTS.

From water companies and extra analyses	$6,850.54
Appropriation by General Assembly of 1905, with interest, deposited in Mechanics Savings Bank	1,224.80

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REPORT

OF THE

DEPARTMENT OF AGRICULTURE

PREPARED IN THE ABSENCE OF THE
COMMISSIONER, AND AT HIS REQUEST,

BY

T. K. BRUNER, SECRETARY

RALEIGH, N. C.

1907

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1907

LETTER OF TRANSMITTAL.

To His Excellency, ROBERT B. GLENN, *Governor.*

SIR:—I have the honor to transmit herewith the report of the work of the Department of Agriculture, and respectfully ask that you have the same transmitted to the General Assembly.

Very respectfully,

S. L. PATTERSON,
Commissioner.

By T. K. BRUNER, *Secretary.*

RALEIGH, N. C.,
January 1, 1907.

REPORT

OF THE

COMMISSIONER OF AGRICULTURE.

To His Excellency, Robert B. Glenn, *Governor.*

Sir:—The Constitution of North Carolina provides that "The General Assembly shall establish a Department of Agriculture, Immigration and Statistics, under such regulations as may best promote the agricultural interests of the State, and shall enact laws for the adequate protection and encouragement of sheep husbandry."

Under this fundamental law the General Assembly has from time to time enacted such laws as the conditions relating to these subjects seemed to warrant.

Before going into the details of the operations of the Department, there are a few changes in the law which are now deemed desirable for the betterment of the agricultural and the manufacturing interests in the State. The first of these arises from the scarcity of all kinds of labor, and the unimproved condition of many thousands of acres of valuable fertile lands now lying idle throughout the State. The complaints of scarcity of labor come from all parts of the State and from all the industries, including agriculture, horticulture, manufacturing and domestic service. Appeals are made by the people for help along this line.

While it is not contemplated to undertake the bringing into the State of the promiscuous hordes finding entrance at Ellis Island, or of inviting undesirable settlers of any kind, there yet remains a conservative and effective course to pursue by bringing worthy people as settlers, tenants, homeseekers, and investors into the State, much to the enhancement of land values and to render needed assistance in the great development of the State's resources now so happily inaugurated by our own people, yet who complain of the lagging progress because of the scarcity of labor.

With the view of endeavoring to remedy, in some measure, these conditions it is suggested that modifications of sections 2199 and 2200 of Vol. II of The Code be reinstated in the laws governing the Department, to-wit:

"The Department shall prepare and keep for distribution illustrated literature containing all necessary information as to the mines, minerals, forests, soils, climates, waters, water-powers, fisheries, mountains, industries, and all other such information as may best be adapted to advertise the attractions and advantages which this State affords to immigrants, and shall make illustrative exposition thereof whenever practicable in this or foreign countries; and shall have authority to offer premiums for the encouragement of agricultural pursuits in this State."

"The said Department shall be authorized, in the interest of desirable immigration, to employ an agent or agents at such points in this or any foreign country as it may deem expedient or desirable."

Other changes in the law deemed advisable by the Board are as follows:

That the Finance Committee consist of five members of the Board (the Commissioner being a member at present makes him pass upon his own accounts).

In regard to stock law and quarantine matters a committee will submit a bill to be enacted to make specific the powers of the Board upon this subject, by amending subdivision three of section 3944 of the Revisal.

We request that the salary of the Commissioner be made commensurate with that of the other heads of Departments of the State Government, that he may be able to have his family reside in Raleigh.

The volume of business done in all the divisions of the Department's work is constantly increasing. In no instance is there a diminution in any branch of the service, but the increase is steady and persistent. This is, perhaps, the best token of the value and usefulness of the Department to our whole people; and it is not amiss to add that our correspondence along these lines outside the State, both to the northward and the southward, is also considerable. Every branch of husbandry is included in this vast field of operation; the people are taking advantage of the scientific and practical advice given free to all inquirers to an extent heretofore unknown. This may be further illustrated by advertence to the fact that in one sense the Department is becoming a correspondence school in agriculture, horticulture, stock-raising and dairying, so persistent are the inquiries and so exacting are they for details. This is as it should be,

and is only alluded to as one of the means for making known to you the helpfulness of the Department to the people of the State.

The cry for assistance along the line of Horticulture has become insistent. The horticultural division of the work has been temporarily interrupted by the resignation of Mr. H. H. Hume, but his place has been filled by Mr. W. N. Hutt, a man of reputation and of acquirements, so that it is confidently expected that the work will progress satisfactorily. The field for the operation of this branch of the service, reaching as it does from one extreme of the State to the other, is broad and the exactions upon it great.

The hitherto unproductive lands of the coastal plain region have been found to be susceptible to the highest cultivation in the production of certain vegetables and fruits which find market in the early spring to the northward. The extension of this area, the introduction of new vegetables and fruits which may prove remunerative; improved methods of cultivation and the proper and systematic marketing in suitable cartons and carriers, all come under the scope and guidance of this division. The tree fruits of the mountain region are also to receive careful study and attention. Varieties of apples, peaches, pears, quinces, cherries, currants, grapes, etc., are to be studied and reported upon in the most practical way, as well as the culture, care, gathering, and marketing. The usefulness and value of this Department is therefore manifest, and there is no doubt but that it will measure up to the standard of the excellent work done in the other branches of the service, since great pains have been taken to secure the most competent man available for the purpose.

The Department is growing in efficiency and usefulness to the State year by year, and in its successive stages of development has endeavored to follow the lines imposed by legislative enactment, and the performance of these duties has proven that the work of the Department is useful and necessary to the State, and its abandonment could but result in the most serious loss to the people of the State. The Board of Agriculture, composed of practical farmers, are sensible and honest men, and are doing their duty as required by law in a patriotic and lofty ambition to serve the State in the best possible manner.

For further details concerning the working of the several divisions of the Department, reference is asked to the subjoined reports

of the various heads of Departments, which are herewith submitted and made a part of this report, to-wit:

B. W. KILGORE, State Chemist.

GERALD MCCARTHY, Bacteriologist.

DR. TAIT BUTLER, Veterinarian.

FRANKLIN SHERMAN, Entomologist.

T. K. BRUNER, Secretary, in regard to Immigration and Exhibits.

H. H. BRIMLEY, Curator Museum.

These men have all been capable, industrious, and faithful in the performance of their respective duties, and I deem the Department fortunate in having such a corps of intelligent and useful workers.

FARMERS' INSTITUTES.

This important work is now being pressed with more vigor than at any time since the enactment of the law requiring the Department to conduct them. The direction of this work has been placed in the hands of Dr. Tait Butler, and from his report, found elsewhere, a good idea of the growth and usefulness of this branch of the departmental work may be obtained. During last year about 160 institutes were held with an average attendance of more than one hundred at each.

THE BULLETIN.

The monthly Bulletin, the mouthpiece of the Department, now circulates in more than thirty thousand North Carolina families, and several thousand find circulation in other States and in nearly all the foreign countries. Through its pages the people receive the results of the scientific work relating to all the phases of our complicated system of husbandry, embracing as it does such a wide range of soil, climate and altitude.

The demand for it is unabated and its field of usefulness cannot be supplied in any other way; the growth of its circulation betokens a hearty growth among the farmers of the State, who look to the Department, and through it to the Bulletin, for practical assistance in the every-day work of the farm. It carries to them at the earliest possible moment the analyses of all fertilizers sold or offered for sale in the State; the analyses of all concentrated stock feeds sold or offered for sale in the State, of cotton-seed meal and of the foods offered for

human consumption, besides the results of experiments in all staple crops worked out on the various test farms of the State.

IMMIGRATION AND EXHIBITS.

Under the organic law some steps have been taken to induce a proper and acceptable immigration to the State, but the results are slow in coming in because efforts have been directed in limited directions. The suggestion in the first part of this report for enabling the Department to do more aggressive work along this line, it is thought, will be sufficient, at least for the present.

To illustrate the character of the people we are endeavoring to bring to North Carolina, a quotation from a letter from Edinburgh, Scotland, relative to two young men recently arrived, is made, to-wit:

"Two of my young fellows have bought their tickets by the Anchor Line, Glasgow to New York. One has been a member of our Bible classes and has a fine character. His father is a gardener with a good deal of glass, *i. e.,* hot-houses, grapes, etc. The other is spoken of in the very highest terms by his public school and Bible class teachers.

"Six others of fine character will sail in February; also, an experienced farmer with several sons and sufficient capital ready to go out to his farm. * * * I am putting them all on their honor to be a credit to their country and church and give good satisfaction to you and their employers."

The Board, on the advice and suggestion of Governor Glenn, made an exhibit of resources at Boston during October of 1906. The results seem entirely satisfactory, and for the details reference may be had to the report of the Secretary hereto attached.

INSPECTION.

One of the most important duties committed to the Department is the inspection of fertilizers, cotton-seed meal, concentrated commercial feeds and the pure food inspection. The gathering of samples of all these commodities by official inspectors, and their analysis and the subsequent publication are potent factors in the control of the trade and in the enforcement of the legal requirements pertaining to them. This moral force has been and will continue to be helpful, since no manufacturer of repute will permit his products to be adver-

tised a whit below his guarantee, and should any material or valuable deficiency be found the sale of the goods is promptly prohibited.

The details of this work will be found in the report of the State Chemist before alluded to.

THE COLLEGE AND COLLEGE DEBT.

The report of President Winston touching the College will afford all that need be said concerning the operations of that institution. The Board of Agriculture in charge of the College has performed in a faithful and painstaking manner the duties imposed upon it. A statement of the College debt, that is, of the money borrowed by direction of the Legislature and used in the construction of the College Agricultural Building, is as follows:

Amount of notes discounted by banks	$37,500.00
Amount of note J. G. Wood	5,000.00
Amount of note Frank Wood	5,000.00
Total	$47,500.00

Since the College has been under the direction of the Board of Agriculture as Trustees, the number of students has increased from two hundred and fifty to five hundred, and in the agricultural department of the College from seventeen to one hundred and forty. The faculty or teaching force of the College has been increased considerably by the addition of new departments and additional instructors in the old.

It has erected Watauga Hall, Pullen Hall—including kitchen and dining-room—and the Agricultural Building, which is not equaled for its purposes by any similar building in the South; and the equipment in all the departments has been materially improved. By the coöperation of the committee appointed by the Board of Visitors, who are skilled mechanics, we have greatly advanced these departments in efficiency. The number of students in these departments has been very nearly doubled. These gentlemen have cheerfully given their aid in this matter, carefully investigating the operation of all machinery connected with the institution, detecting defects and suggesting remedies therefor.

RECEIPTS AND DISBURSEMENTS.

The receipts of the Department have increased in the last two years, as was expected, but not in ratio with the growth and development of the great interests committed to the fostering care of the Department. The Board of Agriculture and the officers of the Department have all been earnest in the endeavor to perform for the greatest good to the greatest number the various charges committed to them by the Legislature. Our territory is vast, comprising more than 52,000 square miles and with an extreme length of more than 500 miles, rendering expensive the many undertakings required. More money could be advantageously used in this work, but the Board has constantly in mind the limitations of the income of the Department, and has always acted with great conservatism in considering every item of expenditure.

The receipts for year 1904-'05 were	$ 96,523.06
Disbursements for year 1904-'05 were	96,098.57
The receipts for year 1905-'06 were	109,611.90
Disbursements for year 1905-'06 were	108.887.83

THE HIGHWAY COMMISSION.

The Legislature of 1901 established a Highway Commission, naming the State Geologist, the Commissioner of Agriculture, and the Secretary of the Board as Secretary of the Commission. It has not been possible, since no funds were made available in the act, to accomplish more than to encourage and foster the spirit of road improvement in the State. Many counties have caught the spirit and work is progressing in these as rapidly as funds become available; but much, very much, remains to be done, especially in the Piedmont and foot-hill country, where the rich soil and clays are cut into deep ruts and holes fill with water during the wet season. The importance of this subject will appeal to the members of the General Assembly for wise consideration and generous action, since the comfort and prosperity of the rural population is largely dependent upon good roads.

ELECTIONS.

The terms of members of the Board are so arranged that for each of two biennial periods three appointments are made, and for the third biennial period four appointments are made.

In this order, therefore, at least six members hold over. The terms begin the 9th of March. The vacancies next occurring on that date, to which his Excellency the Governor will make appointments, are for the First, Fourth, Seventh, and Tenth Congressional Districts, now represented by Messrs. J. M. Forehand, C. N. Allen, J. P. McRae, and A. Cannon.

The Governor will also appoint a successor to fill out the unexpired term of Mr. J. B. Stokes, of the Second District, who resigned to accept the office of Sheriff to which he had been elected.

REPORT OF STATE CHEMIST.

RALEIGH, December 1, 1906.

MR. S. L. PATTERSON,

Commissioner of Agriculture.

DEAR SIR:—I beg to submit to you, and through you to the Board of Agriculture, a report of the work of the Chemical Division of the Department for the past two years (December 1, 1904, to December 1, 1906).

The report will be made under the following heads:

1. Analytical Work.
2. Pure Food Work.
3. Concentrated Stock Feeds.
4. Test Farms.
5. Soil Work.

1. ANALYTICAL WORK.

The amount and kinds of analytical work performed in the laboratory is shown in the following summary of analyses made in that time:

Official Samples of Fertilizers	1,726
Fertilizers and Fertilizer Materials for Farmers	305
Cotton-seed Meal	382
Health Waters	89
Mineral Waters	158
Rocks, Ores, and Minerals Identified and Values Reported	508
Lime Rock	5
Kerosene	2
Baking Powders	66
Fresh Meats and Sausage	126
Oysters and Fish	27
Butter and Renovated Butter	28
Canned Soup	26
Canned Vegetables	23
Evaporated or Dried Fruit	23
Prepared Mustard and Salad Dressings	24
Flour	8
Meal	3
Lard	6
Honey	3
Syrup	1

Milk	7
Olive Oil	13
Canned Corn	30
Catsup and Sauces	43
Maple Sugar and Syrup	5
Spices	5
Vinegar	92
Nutmeg	1
Corn Starch	2
Table Salt	3
Ginger Ale and Soda-waters	12
Grape Juice	4
Phosphates (beverages)	17
Ciders and Imitation Ciders	52
Malts, Beers and Imitation Beers	52
Distilled Liquors (Brandy, Whiskey, Gin, and Rum)	63
Bitters and Tonics	29
Chemical Preservatives	10
Saccharine	1
Turpentine, Medicinal	1
Miscellaneous Oils, etc	5
Feeds Examined Chemically and Microscopically	731
Soils	187
Experimental Farm Samples	500
Experimental Cotton-seed Samples	442
Total for the two years	5,888

The kinds of materials and number of samples which the Department has been called upon to examine or found it necessary to analyze in the prosecution of its various lines of work, have grown from year to year, there having been more than one thousand analyses required during the past two years than were included in the report for the previous two years. The bulk of this work has been done in connection with the inspection and supervision of the trade in fertilizers, human foods and stock feeds, though a considerable amount of work has been done for farmers and citizens generally in the examination of minerals and ores, health and mineral waters, marls, soils, etc. Investigations on the Test Farms, conducted with the view of improving the quality and yield of corn and cotton, of increasing the amount of oil in the cotton seed, of determining the fertilizing value of the different varieties of the cow-pea and of the different parts of the pea, have necessitated quite a large amount of careful, detail analytical work. The analyses of fertilizers, human foods and stock feeds have been published in the Bulletin from time to time, while the reports

on such miscellaneous work as rocks and ores, waters, marls, etc., have been made direct to the parties interested on the completion of the analyses.

The work on farm products is being used from time to time in publications giving the results of experiments on the Test Farms.

A large number of analyses of soils obtained in the preparation of soil maps of various counties have been made, and we plan to use these in connection with the preparation of a report on the soils and general agriculture of the several counties from time to time, including in these reports the soil maps of the counties.

In view of the wide distribution which has been made or will be made of the various results of analyses in the several lines of our work in the Bulletin, it is hardly necessary to go into details regarding them in this report.

2. FOOD WORK.

The Food Law, which was passed by the General Assembly of 1899, went into effect August 1st of that year.

The first report on the inspection and analysis of food products under this law was published as the Bulletin of the Department of Agriculture for December, 1900.

YEARS 1905 AND 1906.

During the past two years 861 samples have been analyzed, and a summary of the work is given below, showing in detail the products that have been examined and the per cent of adulteration found.

SUMMARY OF THE RESULTS OF THE EXAMINATION OF FOOD PRODUCTS FOR 1905 AND 1906.

Name of Samples.	Number of Samples.	Per Cent Adulterated or Misbranded.
Baking Powders	66	1.50
Fresh Meats and Sausage	126	47.66
Oysters and Fish	27	33.33
Butter and Renovated Butter	28	
Canned Soups	26	
Canned Vegetables	23	26.10
Evaporated or Dried Fruit	23	30.44
Prepared Mustard and Salad Dressings	24	12.50
Flour	8	
Meal	3	
Lard	6	
Honey	3	
Syrup	1	
Milk	7	
Olive Oil	13	
Canned Corn	30	
Catsup and Sauces	43	97.68
Maple Sugar and Syrup	18	86.66
Spices	5	
Vinegars	92	41.12
Nutmeg	1	
Corn Starch	2	
Table Salt	3	
Ginger Ale and Soda-waters	12	33.33
Grape Juice	4	
Phosphates (beverage)	17	64.70
Ciders and Imitation Ciders	52	73.59
Malts, Beers and Imitation Beers	82	21.68
Wines and Cordials	7	
Distilled Liquors (Brandy, Whiskey, Gin and Rum)	63	
Bitters and Tonics (for Alcohol)	29	
Saccharine	1	
Chemical Preservatives	10	
Turpentine, medicinal	1	100.00
Miscellaneous Oils, etc.	5	

During the past year, 1906, a careful inspection has been made of the fresh meats and sausage offered for sale in the State. From the various towns 126 samples were obtained, the examination of which revealed the fact that 47.6 per cent of them had been adulterated with chemical preservatives, such as boric acid, salicylic acid and sulphites, the use of which is a violation of the State food law. The butchers and meat-men of the State were at once warned that the use of chemical preservatives in food products was in violation of the law, and that they must not be used in foods offered for sale in North Carolina.

As chemical preservatives, sold to meat-men under trade names, such as Froz-Em, Freez-Em, Freezine, Refrigerine, etc., are cheaper than ice, there is great temptation for them to use refrigerine instead of refrigeration to keep their meat and sausage fresh in warm weather.

FROM 1899 TO 1906, INCLUSIVE.

Since the law went into effect examinations have been made of 3,089 samples of food materials.

The number of samples examined each year, and the results of the same, were as follows:

1900.	Samples examined, 507;	per cent adulteration found,	56.0
1901.	Samples examined, 308;	per cent adulteration found,	35.7
1902.	Samples examined, 589;	per cent adulteration found,	21.3
1903.	Samples examined, 477;	per cent adulteration found,	32.1
1904.	Samples examined, 347;	per cent adulteration found,	17.0
1905.	Samples examined, 317;	per cent adulteration found,	42.2
1906.	Samples examined, 544;	per cent adulteration found,	24.7

Attention is called to the results of analyses in the following table, where products have been examined at two or more times, particularly where they were examined early after the law went into effect and again in the last two years.

In one or two cases there appears to have been little reduction in the amount of adulteration found, but in most cases, probably 90 per cent, there has been a very marked reduction.

In 1901 eighty-five samples of baking powders were examined and more than 18 per cent of them were found to be adulterated. In 1906 sixty-four samples were examined and only 1.5 per cent of them found to be adulterated.

In 1900 seventy samples of canned corn were examined, 60 per cent of which proved to be adulterated. Since that time three other examinations have been made, the last in 1905, when, in 29 samples, no adulteration was found.

Canned peas were examined in 1900 and 1904. The first examination showed 81 per cent of the samples to be adulterated, while the last showed only 17 per cent, a reduction in the adulteration of 64 per cent in four years.

Canned tomatoes were examined in 1900, 1902, and 1904. The first examination showed 63 per cent of adulteration, the second examination showed 24 per cent, and in the last examination no adulteration was found.

Jams were examined in 1901 and 1903. In the first examination all the samples were adulterated; in the last only 78 per cent of them.

Jellies were examined at the same time and the per cent of samples adulterated decreased 100 per cent to 76 per per cent.

Fresh meat and sausage were examined in 1904 and 1906. Samples found to be adulterated decreased from 83 per cent in the first examination to 47 per cent in the last.

By reference to the table below, it will be seen that on many other products the results have been similar.

SUMMARY BY SUBJECTS TO SHOW THE EFFECT OF THE WORK OF ADULTERATION.

Name of Samples.	Date.	Total Number of Samples.	Per Cent Adulteration.
Fruit Butter, Plum	1901	5	100.00
Fruit Butter, Apple	1903	1	100.00
Baking Powders	1901	85	18.80
Baking Powders	1902	12	----------
Baking Powders	1906	64	1.50
BEERS—See Malts.			
Breakfast Foods	1900	24	4.11
Breakfast Foods	1903	20	----------
Breakfast Foods	1904	39	----------
Butter, Renovated Butter and Butterine	1900	11	----------
Butter, Renovated Butter and Butterine	1902	22	----------
Butter, Renovated Butter and Butterine	1904	15	----------
Butter, Renovated Butter and Butterine	1906	20	----------
CANNED FRUITS:			
Apples	1902	2	----------
Apricots	1902	6	17.00
Apricots	1904	1	----------
Blackberries	1902	2	----------
Blackberries	1904	1	----------
Cherries	1902	3	33.33
Peaches	1902	14	21.50
Peaches	1904	1	----------
Pears	1902	7	8.60
Pears	1904	2	----------
Pineapple	1902	3	----------
Pineapple	1904	3	----------
Plums	1904	2	----------
Canned Fish and Oysters	1904	53	1.88
Canned Meats	1904	33	39.39
CANNED VEGETABLES:			
Asparagus	1904	3	----------
Beans, baked	1900	8	100.00
Beans, baked	1904	3	33.33
Beans, lima	1900	8	62.50
Beans, lima	1904	3	----------
Beans, snap	1900	9	77.77
Beans, snap	1904	3	----------
Beets	1904	3	----------

SUMMARY BY SUBJECTS TO SHOW THE EFFECT OF THE WORK OF ADULTERATION—CONTINUED.

Name of Samples.	Date.	Total Number of Samples.	Per Cent Adulteration.
CANNED VEGETABLES—*Continued.*			
Celery	1900	2	----------
Corn	1900	70	60.00
Corn	1902	56	34.00
Corn	1904	16	43.75
Corn	1905	29	----------
Corn and Tomatoes	1900	4	100.00
Okra	1900	2	50.00
Okra and Tomatoes	1900	8	100.00
Okra and Tomatoes	1904	3	33.33
Peas, garden	1900	37	81.00
Peas, garden	1904	6	17.00
Pumpkin	1900	8	50.00
Succotash	1900	14	7.14
Tomatoes	1900	55	63.63
Tomatoes	1902	25	24.00
Tomatoes	1904	7	----------
Canned Soups	1906	26	----------
Catsups and Sauces	1900	43	91.61
Catsups and Sauces	1902	22	100.00
Catsups and Sauces	1903	49	100.00
Carbonated Non-Alcoholic Drinks, bottled	1900	33	72.72
Carbonated Non-Alcoholic Drinks, bottled	1902	36	72.00
Carbonated Non-Alcoholic Drinks, bottled	1903	20	25.00
Carbonated Non-Alcoholic Drinks, bottled	1906	7	43.00
Ciders and Imitation Ciders	1900	3	100.00
Ciders and Imitation Ciders	1902	----------	100.00
Ciders and Imitation Ciders	1903	----------	100.00
Ciders and Imitation Ciders	1905	----------	85.00
Cheese	1902	33	6.00
Cheese	1904	11	----------
Chocolate	1904	10	20.00
Cocoa	1904	15	----------
Coffee	1900	55	36.30
Coffee	1903	38	----------
Condiments	1901	44	20.04
Corn Meal	1902	17	----------
Corn Meal	1903	23	----------

SUMMARY BY SUBJECTS TO SHOW THE EFFECT OF THE WORK OF ADULTERATION—CONTINUED.

Name of Samples.	Date.	Total Number of Samples.	Per Cent Adulteration.
Dried and Evaporated Fruit	1906	23	30.44
Fish and Oysters, fresh	1906	14	7.15
Flour	1900	37	----------
Flour	1902	70	1.40
Flour	1903	77	----------
Flour	1904	59	----------
Grape Juice	1900	4	75.00
Grape Juice	1903	2	100.00
Honey	1901	5	20.00
Honey	1903	6	33.33
Honey	1906	3	----------
Jams	1901	9	100.00
Jams	1903	14	78.40
Jellies	1901	10	100.00
Jellies	1903	14	76.60
Lard	1900	11	9.00
Lard	1902	32	3.10
Lard, Compounded	1902	24	----------
Malts, Beers, Ales and Imitations	1900	30	80.00
Malts, Beers, Ales and Imitations	1902	3	100.00
Malts, Beers, Ales and Imitations	1903	14	86.00
Malts, Beers, Ales and Imitations	1905	17	47.00
Meats, fresh	1904	12	83.33
Meats and Sausage, fresh	1906	107	47.66
Molasses and Syrup	1901	32	81.20
Molasses	1903	11	37.50
Maple Sugar	1905	2	50.00
Maple Syrup	1905	15	86.66
Marmalades	1903	3	----------
Olive Oil and other Table Oils	1900	11	18.18
Olive Oil and other Table Oils	1905	14	----------
Phosphates	1902	6	100.00
Phosphates	1903	3	----------
Phosphates	1905	2	----------
Prepared Mustard and Salad Dressings	1902	11	90.90
Prepared Mustard and Salad Dressings	1904	37	75.75
Prepared Mustard and Salad Dressings	1906	24	12.50
Preserves	1901	11	100.00

SUMMARY BY SUBJECTS TO SHOW THE EFFECT OF THE WORK OF ADULTERATION—CONTINUED.

Name of Samples.	Date.	Total Number of Samples.	Per Cent Adulteration.
Preserves	1903	20	75.00
Sugar, white	1901	19	----------
Sugar, brown	1903	16	----------
Sugar, white	1903	29	----------
Tea	1901	25	----------
Tea	1903	21	33.33
Tapioca	1903	3	----------
Tonics and Bitters	1900	1	100.00
Tonics and Bitters	1902	3	33.33
Tonics and Bitters	1903	3	33.33
Tonics and Bitters	1905	14	7.14
Tonics and Bitters	1906	13	----------
Vinegar	1900	22	59.00
Vinegar	1901	13	30.70
Vinegar	1903	62	29.00
Vinegar	1905	52	34.61
Vinegar	1906	21	47.62
Whiskies	1903	3	----------
Whiskies	1904	14	----------
Distilled Liquors	1906	28	----------
Wines	1903	5	100.00
Wines	1905	1	100.00
Wines	1906	5	----------

A great deal of interest is being manifested by the grocery-men of the State in the food work of the Department. Many of them, deciding to handle a line of goods, will send samples of the same to the Department for examination, to see if the goods are adulterated. The Department has depended on publicity to prevent adulteration.

It has been the policy of the Department to help the grocery-men of the State to know what is adulterated, and to expose, by publicity, the goods of the unscrupulous manufacturer who adulterates his products. The plan seems to work well, for a manufacturer dislikes to see the adulteration of his goods exposed to the public eye, and many of them are now supplying pure products that only a few years ago adulterated them.

Mr. W. M. Allen, in charge of Food Adulteration, gives all of his time to this phase of the Department's work.

3. CONCENTRATED STOCK FEEDS.

The law governing the manufacture and sale of these products went into effect July 1, 1903. Since that time we have collected and analyzed, chemically and microscopically, 1,349 samples of various stock feeds, as follows:

In 1903, 203 samples were collected and analyzed.

In 1904, 415 samples were collected and analyzed.

In 1905, 414 samples were collected and analyzed.

In 1906, 317 samples were collected and analyzed.

In enforcing the law the first two years considerable attention was given to acquainting manufacturers and dealers with the provisions of the act. During the past two years this has not been necessary, to any great extent, and more stress has been laid upon thorough inspection.

The system of inspection is to make a microscopic examination of all feeds in stores or warehouses when they are found and immediately withdraw them from sale, if adulterated or irregular. By following this plan the law has been successfully enforced up to the present without a single case of prosecution.

Generally, manufacturers and dealers willingly comply with the law. Some manufacturers who operated extensively in the State prior to the passage of the feed law, no longer offer goods for sale. This is especially true of one company, who probably sold more feed in the State than any other concern, but to-day do not offer their products for sale in North Carolina, because some of the ingredients in their feeds are barred by the present law. Other similar incidents could be mentioned to show the beneficial effects of the law.

Another evidence of the effectiveness of the law is that it has opened a new field for better and higher-grade feeds that were previously shut out by low-grade and adulterated products.

Branding and Guaranteeing.—Practically all feeds sold in the State are properly branded and guaranteed. Where such is not the case it can generally be traced to negligence, rather than wilful violation.

Information Concerning Feeds.—The Department, through the feed bulletins and Farmers' Institutes, is endeavoring to show farm-

ers and stockmen how to buy their feeds by analysis and to take advantage of the differences existing between feeds as shown by the guaranteed analysis they bear.

We are being constantly called upon by dealers and consumers for information concerning the quality of different feeds, their feeding value, and their suitability for different kinds of stock, and we readily furnish manufacturers all the information we can relative to compounding new and better feeds and the proper guarantee to place upon them.

Standards Adopted.—The present law gives the Department the authority to adopt standards for the different feeds, the following standards having been adopted:

	Protein.	*Fat.*	*Crude Fiber.*
For Pure Wheat Bran	14.50	4.00	9.5
For Pure Middlings	15.00	4.00	6.00
For Pure Bran and Shorts	14.50	4.00	8.00

Standards for the other feeds will be adopted as soon as the Department has had time to accumulate enough information and analyses to justify it in adopting standards that will be fair to both manufacturers and consumers.

Adulteration.—Feeds are as much subject to adulteration as are commercial fertilizers. Before the present feed law went into effect they were adulterated in this State with materials having but little feeding value, such as ground corn-cobs, peanut hulls, oat hulls, rice chaff, etc., to a greater extent than commercial fertilizers. The enforcement of the law has gradually driven out this class of goods. Every year has shown a decrease in adulteration, and during the past year only two cases of serious adulteration were found. Ordinarily, feeds offer a tempting field for fraud and sophistication. The present high prices of all feeding-stuffs, however, make it all the more necessary that the consumers' interests should be protected by the proper enforcement of the law. The execution of the law each year gives increased protection to our feeders and manufacturers, and its benefits are now appreciated.

Seven hundred and thirty-one samples were examined chemically and microscopically during 1905 and 1906. These results were published in the Bulletin for November, 1905, and November, 1906. This phase of the Department's work is in charge of Mr. C. D. Harris.

4. TEST FARMS.

This closes the seventh year's work at the Edgecombe and the fourth at the Iredell farms. All experiments, as well as the farms generally, have been conducted during the past two years on the same general plan as outlined in previous reports. Experiments with field crops are repeated, after modification and extension in accordance with the teachings of continued experience and observation, on the different farms from year to year. It is proposed to continue this repetition a sufficient length of time to eliminate abnormalities in season and thereby secure results that will be reliable for an average year. The Edgecombe and Iredell farms are sufficiently large, so that quite a considerable acreage, relatively, can also be devoted to general farming. In this branch of the work the results obtained on the experimental plats with different crops are made of direct application. As most farmers are reached easily through the eye, it is felt that this feature of the work is proving not only an influential factor in impressing visiting farmers with the importance and benefit of the work that is being carried on by the Department in their behalf, but also serves as a source of considerable revenue in aiding in defraying the expenses of the detailed work of the experimental portion.

With field crops, the greater portion of the experimental work carried on on the Test Farms has been in studying the fertilizer requirements, varietal adaptations, cultural treatment, and most suitable rotations of the leading crops of the State, when grown on our leading soil-type areas, as represented by the different farms.

Fertilizer Experiments.—From the beginning the fertilizer tests have comprised an important feature of the Test Farm work. At the Edgecombe and Iredell farms there are at present something like four hundred and fifty fertilizer tests planned and conducted each year. Up to this time most effort has been expended along this line in the study of corn, cotton, cowpeas, peanuts and wheat. With corn and cotton each year, between sixty and seventy-five fertilizer tests with each are conducted on one-tenth acre plats. Twenty-two of these are devoted to different combinations and amounts of the three fertilizer constituents—nitrogen, phosphoric acid and potash—with the view to determining the best-balanced fertilizers and best paying amounts for these crops on these particular lands. Three plats are given to testing the effect of dividing the fertilizer and applying on

one plat half of all the constituents at planting and half later, and in two cases to apply all the acid phosphate and kainit and one-half the cotton-seed meal before planting, putting on the other half of the nitrogen later as nitrate of soda on one plat and as cotton-seed meal on the other. Two plats are given over to the testing of the effect of lime; three to comparing cotton-seed meal or dried blood, cotton seed, stable manure, and calcium cyanide as sources of nitrogen; six to a study of the effects of applying fertilizers at different depths and in different quantities per acre.

Also, especially during the past year, extended experiments have been planned and put out with the idea of comparing the relative value of different carriers of both phosphoric acid and nitrogen. In these tests, from seven to ten different experiments with both cotton and corn have been conducted with each of the following fertilizing materials: nitrate of soda, "fillerine," Thomas or Basic slag, and ground phosphate rock.

With Cowpeas, Peanuts and Alfalfa.—Sixty fertilizer tests with cowpeas at each of the farms and thirty-three with peanuts at the Edgecombe Farm have been conducted. Quite a number of experiments designed to study the fertilizer requirements of alfalfa have also been put out. These tests are all along the same general scheme as those outlined above for cotton and corn. It is felt that much definite and valuable information as to the manurial requirements of these different legumes is being accumulated. The results from these experiments, when they have been conducted a sufficient length of time, will be brought together in tabulated form and such practical deductions made from them as the data warrant. In all the fertilizer tests with cowpeas, one-half of each plat is cut for hay; while from the remaining half the peas are picked.

With Wheat.—Something like twenty fertilizer tests with wheat are being conducted this year at the Iredell Farm. These wheat experiments are in rotation with cowpeas; the work being so planned that the formula of the fertilizer applications received by any one plat is the same for both wheat and cowpeas, although the actual application and proportion of fertilizing constituents is different for the different crops, due to the fact that the normal application, or manurial requirements, for each, is not the same. For example, plat six received the normal (N P K) application with both the cowpea and wheat mixtures, and so on throughout the tests.

Variety, Culture and Distance Tests, with Corn and Cotton.—Something over fifty varieties of corn and forty of cotton have been studied in coöperative field tests on one-twentieth to one-tenth acre plats at the Edgecombe and Iredell Farms up to the present. The results of these tests have frequently been very striking, due to the great differences in yield of different varieties under identical conditions of soil, fertilization, cultivation, etc. About thirty distance, variety-distance, and culture tests with cotton have been conducted at each farm during the past two years, to study the best distancing between rows and plants in the row, as well as the most favorable and economic cultural treatment.

With Cowpeas, Peanuts, and Alfalfa.—Thirty varieties of cowpeas, four or five of peanuts, and seed of alfalfa from a number of sources have been tested; this work, with peanuts and alfalfa, up to this time, have been conducted at the Edgecombe Farm alone. Experiments to determine the best quantity of seed per acre of cowpeas, as well as the most favorable distancing and number of plants per hill, have been conducted at both the Edgecombe and Iredell farms.

With Wheat.—At the Iredell Farm during the past three years a study of more than twenty varieties of wheat has been made on the same general plan that has been followed with corn and cotton.

Rotation Tests, with Corn and Cotton.—In the fertilizer test series ten plats are devoted to each of these crops to see if vetch, peas, bur clover, velvet beans, soja beans, and peanuts—winter and summer-growing nitrogen gatherers—will not collect from the atmosphere all the nitrogen required for the growth of these crops. Also, a study is being made of the effects upon yields of short rotations of both corn and cotton with bur clover, crimson clover, and hairy vetch. These experiments are on rather a large scale, and a crop of corn and cotton is produced each year. It was found during the past spring that where a heavy growth of bur clover had been turned under for three years that bur clover on such land was greatly benefited by a broadcast application of slaked lime at the rate of about 1,000 pounds per acre. By the rotation of bur clover with corn, the yield of corn on the same land has been raised from twelve to fifteen bushels per acre to forty or more within the past three or four years. Another rotation tried with promising results is as follows:

(1) First year, peanuts followed by wheat; second year, wheat followed by cowpeas; third year, corn with cowpeas at last cultivation; fourth year, cotton.

Breeding Tests of Corn and Cotton.—Work is in progress to increase the yield of these two crops through more intelligent selection of seed. Also, effort is being made to improve the shape of one of our leading varieties of corn, and to increase the percentage of lint to seed of cotton, as well as the study of the effect of such work upon the diameter of the staple and the percentage of oil in the seed.

Farmers' Interest in the Farm Work.—The increasing interest of farmers in the working and results of the Test Farms is demonstrated by the greatly augmented number that visit the farms each succeeding year. These visits are not confined to any one season of the year. They are usually made either to study the different farm crops growing on the farms under different cultural, fertilizer, etc., treatments or else to seek information from the superintendents on different subjects pertaining to farming operations.

Publications Issued on Test Farm Work.—Since the last biennial report the following Bulletins dealing with farm crops have been issued:

Variety and Distance Tests of Corn. Variety and Distance Tests of Cotton. Fertilization and Cultivation of Corn and Cotton. Compost and Composting. Fertilizers for Tobacco.	Feb., 1905, and Feb., 1906.

Alfalfa Growing—June, 1906.
Selecting Seed-corn for Higher Yields—August, 1906.
Study of the Cotton Plant—September, 1906.

Mr. C. B. Williams has given much painstaking and thoughtful effort to the Test Farm work.

5. SOIL WORK.

During the past two years soil maps have been made by the Bureau of Soils of the United States Department of Agriculture, in coöperation with this Department, of Duplin, New Hanover, Chowan, Pasquotank, Perquimans, and Transylvania Counties, and a map of Robeson County is now being prepared. These maps have been made on a basis of the county as a unit, and when taken in connection with

the areas heretofore mapped, amount to 18 to 20 per cent of the total area of the State. An arrangement is now in operation with the Bureau of Soils by which a man is detailed for permanent work in the State, along with a worker from this Department. This will enable us to proceed with the mapping of the soils of the different counties somewhat more rapidly, as the work will be continuous, and will enable us, when certain important areas are completed, to bring together the results to a better advantage for us in connection with the Test Farm, and other work of the Department. We are getting together data with the view of issuing a report descriptive of the soils of the several counties worked, the crops generally grown in them, the crops best adapted to the different soils, and the fertilization best suited to these soils and crops, together with other data, which will be of interest and value to the present residents of those counties and to persons who may have in mind to purchase lands or properties in them.

In the past six years a large number of samples of soils have been collected in the soil-survey work and analyses made of them in the laboratory. The number now amounts to between 500 and 600. These analyses, together with the experiments on the Test Farms, have thrown much light on the fertilizer requirements of the soils, together with the crops which are best suited to them. In the immigration work which the Department is doing, we find that many of the inquiries which come regarding land ask for specific information as to certain types of soils, where they can be found, and what can be grown on them to best advantage in the State. The reports referred to above, and which we have in mind issuing, will cover all of these points, and will enable us to give clearly and in a more satisfactory way the information which is generally desired by settlers regarding the soils and the agriculture of the several counties.

CORRESPONDENCE.

Our correspondence continues to grow in connection with all phases of our work, showing the increased interest with which our endeavors in these several lines are followed.

CONCLUSION.

In conclusion, I desire to commend most fully and heartily the efforts of those associated with me. They have shown great interest in the special work in which they are engaged and have been earnest, faithful, and industrious, and to them is due a full share of credit for whatever has been accomplished.

Each year I find myself under renewed obligations to the Commissioner and to the Board for the uniform consideration and interest shown me in the conduct of the work entrusted to my charge, for all of which I thank you most heartily, and trust that the efforts which have been made, and which we hope to put forth in the future, will merit a continuance of your interest and approval.

Very respectfully,

B. W. KILGORE,
State Chemist.

REPORT OF VETERINARIAN.

Hon. S. L. Patterson,

Commissioner of Agriculture.

My Dear Sir:—Pursuant to your request, I submit the following report regarding the work of the Veterinary and Animal Husbandry Division of the Department:

ANIMAL HUSBANDRY.

The greatest need of North Carolina Agriculture is more and better live-stock. *More* live-stock, because they are essential to the economical maintenance of soil fertility. In short, the growing and feeding of more live-stock is no longer a matter of choice with us, but has become an absolute necessity. Our washed and gullied soils show plainly the need for more humus, and common sense and science unite to prove that this humus can be most profitably supplied through stable manure; while our increasing fertilizer bills but foretell the final failure of a system of agriculture which feeds to live-stock and returns to the soil but 12 per cent of that which it produces. Moreover, no system of agriculture ever has or can be permanently successful that does not include extensive animal husbandry.

And *better* live-stock, because only the best can be made profitable. For instance, it is an evident fact that he who gives his feed-stuffs to a beef animal that sells for 3 cents per pound instead of to one that sells for 5 cents; or to a dairy cow that makes 150 pounds of butter per year instead of one that makes 250 pounds; or to an inferior farm-work animal instead of to a more efficient one, gets less for these feed-stuffs in the same proportion.

Realizing this need for more live-stock in North Carolina agriculture and the importance of wider knowledge concerning the industry, considerable effort has been made to arouse a greater interest in animal husbandry and to disseminate information concerning the breeding and economical feeding of farm animals. This work has been done by the Veterinarian and his assistant in the form of lectures at over sixty farmers' meetings, in as many counties, in the

State, during 1906; contributions to the Department Bulletin and the agricultural press; special bulletins on The Breeds of Swine and Swine Management, and The Feeding of Beef Cattle; and the encouragement of the importation of a better quality of live-stock. The Test Farms of the Department are being stocked with such numbers of horses, cattle, sheep, and hogs as should be found on every farm of similar size, and the services and produce of these animals distributed over the State at reasonable prices.

There is certainly being manifest a marked increase in interest in live-stock matters in this State. This is chiefly shown in the purchase of horses, cattle, and hogs for breeding purposes and the large increase in the number of beef cattle being fed on the farms each winter.

The western and mountain counties of the State are especially well adapted to the grazing of cattle, and in recent years there has been a marked increase in the number of these cattle fed during the winter on the farms of the middle sections of the State.

Since the marked advance in the price of cotton-seed meal and hulls, the feeding to be profitable must be done with greater skill and care, and other feeds must be used in many cases.

To test the availability of other feeding-stuffs, we are feeding a car-load of mountain steers each winter on the Iredell Test Farm of the Department.

These cattle are being fed on the by-products of the corn and cotton crops. That is, the corn stover is saved and used as roughage and the cotton seed and cotton-seed meal used as the grain ration. The ration found most economical is corn silage, shredded corn stover, cotton seed and cotton-seed meal. These are products which are to be found on every cotton farm and which are now either wasted or only used to little more than half their full value. With this combination the greater part of the grain from the corn crop and the lint from the cotton crop are still available for sale or other purposes, and yet cattle can be profitably and, probably, the most economically fed on these by-products when used to the best advantage.

CATTLE QUARANTINE AND TICK ERADICATION.

In addition to coöperating with the Federal authorities in maintaining a cattle quarantine line across the State, through the effect

of which a large number of western counties are enabled to reap the benefits of their freedom from ticks, in an unrestricted cattle traffic, the Department has continued the work of tick eradication. The work during the past two years has served not only to further demonstrate the feasibility of exterminating the fever ticks in all "stock-law" sections, but the small cost at which the work has been done also proves that it is easy, practicable, and profitable.

Those who have given such matters consideration know that an embargo on a free exchange of the products of any industry is the most serious obstacle to its development, and it is safe to state that the

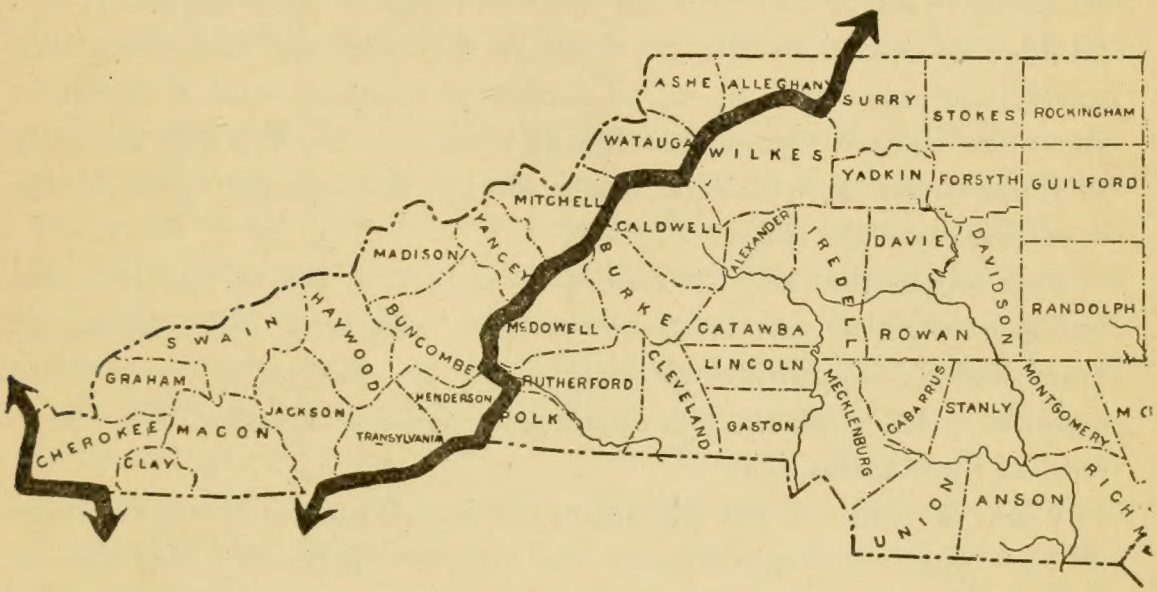


FIG. 1.—Tick Fever Cattle Quarantine Line Across North Carolina, 1902.



FIG. 2.—Tick Fever Cattle Quarantine Line Across North Carolina, 1907.

present undeveloped condition of the Southern cattle industry is, to a very great extent, the result of the ravages of the fever tick and the attendant Federal quarantine restrictions. To reach the best markets our cattle must go north of the quarantine line, and must be slaughtered at once or go back home. The buyers know this and pay from ¼ cent to ½ cent per pound less for them than for cattle of the same quality from north of the quarantine line.

Reference to the illustrations on page 33 will show that 20 counties have been released from Federal quarantine restrictions because of the campaign of tick eradication waged by the Department. These 20 counties sell not less than $525,000 worth of cattle annually, and if the loss caused by the presence of the ticks and the quarantine restrictions amounted to ⅛ of a cent per pound—and it certainly amounted to more—then that meant a loss of over $25,000 annually to these counties, which is nearly double the amount spent in the eradication of the ticks.

This means that any "stock-law" territory in North Carolina now under quarantine can be freed of ticks, and as a result exempted from Federal quarantine restrictions for an amount of money about equal to or less than the loss during any one year because of the presence of these cattle ticks.

When the work of tick extermination was begun in North Carolina it was largely an experiment, and was not generally regarded as practicable. At first little interest was taken in the effort; but to-day those interested in live-stock sanitary matters, from California to Virginia, are making inquiries regarding our plans of work and the results. In fact, over the entire infected area the tick is gradually coming to be regarded as an exterminable pest, and Congress at its last session made an appropriation of $82,500 to enable the Federal Bureau of Animal Industry to coöperate with the several tick infested States in inaugurating this work, which is eventually to result in the complete eradication of the Southern cattle fever tick and the removal from our cattle industry of the most serious obstacle to its development.

It is not immodest to state, because it is a conceded fact, that this National interest and activity in the work of cattle tick eradication is largely due to the successful pioneer work done in North Carolina.

THE CONTROL OF THE DISEASES OF LIVE-STOCK WITHIN THE STATE.

This Division cannot, nor does it attempt to, treat individual cases of diseased animals, except by correspondence; still, it is our policy to visit all reported outbreaks of contagious or infectious diseases and all outbreaks of any disease when a sufficiently large number of animals are affected to render it of general interest to a community.

Of the communicable diseases affecting live-stock in this State, tick fever, popularly known as distemper or Texas fever, and hog cholera continue the most common and fatal. Such diseases as tuberculosis, blackleg, glanders, etc., while not unknown in this State, are fortunately much less common than in many other sections of this country.

Tick Fever.—More cattle die from this disease than from any other half dozen combined. In the majority of cases the true nature and cause of the disease is little suspected, even by the owners—the animals dying before the ticks have grown large enough to be visible to the ordinary observer. These heavy losses are due to the fact that even in what is known as the infected area, many farms are free of ticks, and therefore the cattle raised on these farms are as susceptible to the disease as those raised in New York or Minnesota; for, in order to safely acquire immunity, the calves must get ticks on them before they are six months old, which nearly always occurs on the tick-infested farms. Hence, the freedom from losses when there are abundance of ticks, or none of them at all, and the heavy losses where there is any commingling of cattle from tick-free and tick-infested farms. This renders cattle traffic extremely dangerous in a large number of the counties of the State and results in losses, the aggregate of which are simply amazing to those not familiar with the conditions.

Hog Cholera.—This disease is a source of great loss to the farmers of the State. Many outbreaks have been reported to this office. A few of these have been visited, and in all cases information concerning the best known methods of control and eradication have been given. Much of the ravages of this disease could be avoided by a better observation of sanitary regulations. The fact that the disease is due to a specific germ and cannot break out in any herd unless that germ has been carried there by buzzards or other birds, by running water, the wind, on the feet of visitors or attendants, by other hogs,

or by hogs coming in contact with the places or things contaminated by sick animals, is not properly appreciated by the average farmer, and as a result the disease is often spread when proper precautions would have prevented it. Proper regard for these facts, by burning all hogs dying of disease, excluding from the premises all visitors and others likely to have been where the disease exists, and removing the well hogs (not the sick ones) to new and clean quarters as soon and as often as a sick animal develops, would very greatly reduce the losses from this disease.

During the past year quite serious outbreaks of two other diseases have caused considerable loss and inconvenience to the stock-owners of the State.

STAGGERS OR FORAGE POISONING.

During August there occurred a severe outbreak of what is commonly known as staggers, or forage poisoning, in several of the northeastern counties of the State. The county of Hyde probably suffered worse than any other, and a conservative estimate places the loss at 100 head of horses.

Dr. G. A. Roberts, my assistant, spent, in all, nearly a month looking into the conditions under which the outbreak occurred, with the object of determining the cause and advising stock-owners as to the best means of prevention. A leaflet was issued from the office giving the facts now known regarding this disease and advising the most satisfactory methods known for its prevention. This disease is a serious problem to the horse-owners of the southeastern States, and especially to the northeastern part of this State; but much of the loss now sustained could be avoided by more care to give nothing but sound feed and pure water to the horses.

STOMATITIS OR SORE MOUTH IN CATTLE.

During the past summer an extensive outbreak of a disease causing blisters and ulcers of the mouth, feet, and sometimes the udder, occurred over nearly the entire State. While few cattle died, the disease became serious from the loss in flesh and products which it caused. It is due to a fungus attacking the affected parts, and probably entering through some abrasion or scratch of the skin or mucous surface. A leaflet was also issued and distributed on this disease, giving cause, prevention, and treatment.

FARMERS' INSTITUTES.

During 1906 the State Department of Agriculture has held 162 institutes, 132 for men and 30 for women. The 132 institutes for men have been held in 92 counties—in all except Alleghany, Carteret, Dare, Union, and Wake. The 30 women's institutes have been held in 26 counties in the central and eastern portions of the State.

This is a considerable increase in the number of institutes ever held during any previous year; but unfortunately no record of the institute work is available except for the years 1898, 1903, 1904, 1905, and 1906. The number of institutes held during those years is as follows:

1898	28 institutes in 27 counties.
1903	17 institutes in 16 counties.
1904	58 institutes in 58 counties.
1905	79 institutes in 76 counties.
1906	162 institutes in 92 counties.

An increase of over 800 per cent in the number of institutes held in 1906 over those held in 1903 might be regarded as satisfactory growth; but even the number held this year is entirely inadequate to the needs of the situation. So great is the need for the extension of agricultural knowledge, and so useful and important has this educational institution, the Farmers' Institute, become all over the country, that not less than 500 institutes would be adequate to the present needs of the State. In fact, in all the thickly-settled parts of the State two institutes, one for men and one for women, should be held in each township. This would necessitate the holding of about 2,000 institutes, which may be taken as a fair estimate to which the institute work in this State must grow during the next few years.

WOMEN'S INSTITUTES.

In certain sections, notably the Province of Ontario, Canada, institutes similar in purpose to those for the men have also been held for the women in the farm homes.

Owing to our social ideas and customs, there is probably no place which has been less influenced by modern discovery and the recent advance in scientific knowledge than has the Southern home, and it is therefore not surprising that these institutes for the benefit of the

farmers' wives and daughters have received little attention in the South. This State is probably the first to inaugurate the movement, which is destined to do much for the women on the farms and for the improvement of the rural homes of the South.

Many obstacles and much discouraging indifference was expected and met with in starting this work; but on the whole the results were quite satisfactory. Any one who has visited the rural homes knows that much improvement is needed, and quite within reach with the facilities already existing or easily obtainable.

No one any longer questions the good done by the Farmers' Institutes for the men on the farms; and knowing that there is just as much need for and as great opportunities for improvement in the conditions existing in the farm homes of the State, no further reason need be given for the inauguration of this work.

Farmers' Institute organizations or committees have been organized in 94 counties of the State—all except Carteret, Dare, and Gates—and in several counties like Mecklenburg, Iredell, Catawba, Forsyth, Rockingham, and Rowan, where more than one institute is held, there have also been formed local institute committees. The number of committees now organized is 103 for men and 33 for women.

A more detailed report of the Farmers' Institute work for 1905 and 1906 may be found in the regular October Bulletin of the Department for those years respectively.

The work briefly reviewed in the foregoing pages, my duties as Director of Farmers' Institutes, Veterinarian to the Agricultural Experiment Station, and Professor of Veterinary Science at the Agricultural and Mechanical College, and the gradually increasing correspondence and office work connected with the same, have combined to fully occupy my time and energies.

Very respectfully submitted,

TAIT BUTLER,
Veterinarian.

REPORT OF BOTANIST AND BIOLOGIST.

Gentlemen of the Board:

During the last six months the work of Botanist and Biologist has included the following lines:

Letters answered, 262.

Press Bulletins sent out, 5.

Large Bulletins prepared, 1.

Many of the letters were accompanied by samples of plants for name. A number of them related to insects. The latter letters were referred to me from the Commissioner's office in the absence of the Entomologist.

I have sent out to the press short Bulletins on the following subjects: Cabbage Snakes; The Matting Rush as a Commercial Crop; Denatured Alcohol and its Production in North Carolina; Receipts for Canning and Preserving; Planting Door-yards and Lawns.

In regard to these subjects I may say that the "cabbage-snake" foolishness is still rampant and is hard to kill. I have received a dozen or more samples of this very inoffensive worm, with the most extraordinary accounts of its supposed destructiveness. The matting rush is a native of the swamps of the coast section, and, in my opinion, it offers very great promise as a practical crop for the wet lands and the abandoned rice-fields of some eastern counties. I am informed that there are now two successful power-looms for weaving this rush into floor mattings. The demand for this class of goods is almost unlimited.

The manufacture of alcohol for industrial uses is bound to become a great field for producers. Alcohol can take the place of coal and kerosene. The raw material for alcohol can be more cheaply grown in the cotton section than anywhere else in the United States. The North Carolina crops best suited for making alcohol are three: sweet sorghum, field corn, and the sweet potato. These crops grow best on land suited for cotton-growing. But it is doubtful whether cotton can be produced at a paying figure in this State after the boll-weevil reaches here. This pest is surely coming, and may be expected in the vicinity of Raleigh by 1915. It may reach here sooner; as a matter of prudence, therefore, farmers should familiarize themselves with the new industry. No farmer can satisfactorily run an alcohol distil-

lery on his own account. But there seems no reason why neighborhood distilleries should not be carried on on the coöperative plan as creameries and cheese factories are now conducted.

There is a perennial demand in this State for information and directions for planting door-yards and lawns. Most of the applications, however, have come from school-teachers and town dwellers.

My former Canning Bulletin has had two editions exhausted, and still the demand continues. I have, during this past summer, furnished some twenty or more applicants with detailed information about commercial canning, and have been able to prevent inevitable losses by a few of those who thought they could profitably grow certain crops and can them for market; when, in fact, their circumstances were such as to make such crops or work a sure failure. Sweet corn, for example, cannot be profitably grown or canned in this State outside of the high mountain section, though many farmers think they could grow sweet corn, because field corn succeeds with them. Green peas is another crop that many farmers wish to can, but canning this vegetable requires the closed kettle or retort process, giving a temperature of 240° F. This fact makes peas an impracticable crop for farm canneries. High temperature apparatus is expensive, and in the hands of average farm labor is liable to explode and wreck the outfit and its surroundings.

I have revised and rewritten my former Canning Bulletin. I found it desirable to treat in separate bulletins domestic and commercial canning. I have placed in the hands of Mr. Kilgore, for publication, the manuscript for an illustrated Bulletin of about 28 pages, dealing very completely with Domestic Canning, Evaporating, and Preserving for home consumption and private trade. I propose to prepare another Bulletin on commercial canning, pickling and evaporating. In this Bulletin, in addition to the details of commercial canning, pickling, and evaporating, properly so called, I shall deal with the methods of producing starch, dextrine, and alcohol from the sweet potato, corn, and sorghum crops. These are fermentation industries and are properly treated from a biological standpoint.

The writing of this new Bulletin and the regular correspondence and press Bulletin work of my division will pretty fully occupy my time until June 1st, next.

GERALD MCCARTHY,
Botanist and Biologist.

REPORT OF ENTOMOLOGIST.

Mr. S. L. Patterson,

Commissioner of Agriculture.

Sir:—I submit herewith report on the operations of the Division of Entomology for the six months from June to December, 1906, together with recommendations, which seem to me necessary for the furtherance of our work. The matters to be considered can best be treated under separate heads.

NURSERY INSPECTION.

The principal feature of our work has been the annual inspection of the nurseries of the State. Over sixty of these have been visited and the stock given actual inspection, as close as has been feasible in the time at our disposal. Mr. Woglum was employed in this work almost continuously from the 1st of July to the end of October, while I myself gave about six weeks to it in the field, besides carrying on the correspondence relative to fees, fumigation, issuing of certificates, etc. On the whole, the inspection this year was more thoroughly done than in any previous year, and as a result, we found the San José Scale in a larger number of nurseries than ever before, and the extent of infestation is worse than ever previously known. The amount of stock destroyed or prohibited from sale was fully twice as great as any previous year. The work with the San José Scale in nurseries has reached the point where it requires closer attention than we can possibly give it.

ORCHARD WORK.

We have been called upon to look after the thorough treatment or removal of trees in a number of small, neglected orchards in Montgomery County, near an orchard of about 35,000 well-cared-for peach trees. This work, which is specifically provided for in the Crop Pest Law, necessitates repeated trips, constant urging, and patient endeavor, that we may protect the larger interests and at the same

time do no injustice to the smaller. This work has already been begun.

A line of orchard work, which is very necessary, is a systematic inspection of orchards in the vicinity of our nurseries, and the inauguration of some remedial work among those which are infested and so near a nursery as to be a menace. This is not necessary merely for the protection of the nurseryman, but even more needed for the protection of his customers in all parts of the territory in which he may deal. The work with the San José Scale in nurseries and in orchards is alone sufficient to employ several men, and is provided for in the recommendations at the end of this report.

FARMERS' INSTITUTES.

From July 13th to August 11th, inclusive, I was in attendance at a Farmers' Institute on every week day, taking part at least once, and often twice, in the discussion of subjects, in addition to taking notes as to attendance, election of committees, etc. From the number and variety of questions asked regarding injurious insects, I feel sure that this is a topic worthy of consideration in every Institute where there is a speaker competent to discuss it, and I feel sure that Dr. Butler, who has been the Director of the Institute work, will agree with me that this subject should in future receive certainly not less consideration in the Institutes than it has at present.

CORRESPONDENCE.

The office correspondence has been quite heavy, but no counting has been made to ascertain the exact number of letters sent out. I am obliged to be absent from the office so much during inspection and Institute work that many inquiries come in which cannot be answered in time to be of use. A notable example during the past summer was an outbreak of the *Fall Army-worm,* which for a space of two or three weeks did much damage, especially to crab-grass hay and to alfalfa, but both Mr. Woglum and I were away, so that the inquiries could not be answered, though they were both frequent and urgent. I do not think it advisable to have the office thus cut off from communication with the farmers for long periods.

INJURIOUS INSECTS.

Not to mention all the pests of more or less interest, I take occasion to briefly mention three which have been more noticeable than usual. The caterpillars of a species of *Flannel-moth* were quite frequently sent in with inquiries as to the nature of the insects. The caterpillar is interesting both on account of its very woolly appearance and the further fact that it is one of the few species which can harm man. Beneath the dense outer covering of soft fur there are shorter, brittle spines which readily pierce the skin and break off, causing much irritation. The caterpillar feeds on various fruit and shade trees, but has not been known to occur in sufficient number to injure them seriously. During the latter part of August and up to the middle of September, a number of reports were received complaining of ravages of the *Fall Army-worm,* already referred to. In case of this pest, which attacks forage crops grown in large areas, about the most practicable remedy is to run over the ground with a roller or drag, and thus crush the insects. While many will escape by reason of sticks, stones and other irregularities on the surface, I believe that enough will be killed to tide over the short period of their duration, and the method is certainly not costly. Ever since threshing time we have been receiving inquiries concerning *Weevils* in wheat, peas, etc. The fumigation with carbon bi-sulphide is about the only effectual method in such cases, and this has been fully explained at Institutes, in personal letters, and through the columns of the *Progressive Farmer.*

BEE-KEEPING.

Inquiries calculated to give us information as to the standing of the bee-keeping industry were begun about two years ago, and have been again renewed this autumn. The inquiry which we have been sending out covers the most vital points in the industry, such as the number of hives, breed of bees, yield of honey, price for it, the principal honey-plants, enemies of the bees, etc. On our list we only enter those having ten or more hives, and at present we have about 200 such names, representing a total of over 3,000 hives. The information thus acquired, supplemented by further observations of our own, will, we hope, furnish a basis for some publications dealing with this industry, and certainly they will furnish an excellent basis for any

investigation or experimental work which it may be possible for us to undertake in future. Bee-keeping is a field all to itself, and we cannot hope to go into any exhaustive work concerning it.

INVESTIGATIONS.

Although the Experiment Station is now meeting part of the expense involved in our general work, we have never yet found ourselves in a position to take up any line of experimental work and follow it through consecutively to a conclusion. Our time is so broken into by the many lines in which we are engaged as to make it impossible. We have made many scattered observations concerning habits, life-histories and remedies for many of our worst pests, but there is not the chance to follow these up so as to make our work thorough, complete and ready for publication. I most fully agree with Director Kilgore's opinion that definite investigation and experimental work should be done in Entomology in this State, and we are both further of the opinion that the man to do that work should not be handicapped with college or inspection work, since either would so interfere as to make the best work impossible. Inquiries, such as we are making in the bee-keeping work, can be carried on at odd times, and the answers tabulated as time offers, but that can scarcely be considered as real investigation.

COLLECTIONS.

The work on our collections, while now considerable, is done principally between trips, at odd hours while in the office, and in the odds and ends of time that cannot be devoted to investigation, but which are not used up in our other routine. The care and increase of our collections has been always a fond point with me, and I regard it as much more important than it might at first seem. I have been much gratified at the interest that the Board has heretofore manifested in this matter. A rough estimate of the number of specimens in our cabinets places it at about 25,000, and the cases and other apparatus involved in caring for them, although accumulated slowly, now represents considerable outlay, and the collection itself represents an amount of labor only to be appreciated by one conversant with such work. As stated in reports to former meetings of the Board, it is our intention to continue this work, with the object of ultimately making known every species of insect known in the State. At the conclusion

of the first general round of nursery work Mr. Woglum and I spent several days (less than a week) in collecting at Highlands, Macon County, where our last-inspected nurseries were located. A few weeks ago, when we came to look up our records in the group of grasshoppers, etc., which we have now quite well worked up for the State, I found that our records were very sparse for the southeastern section, and at once spent three days in the vicinity of Southport with the special object of collecting these insects. We occasionally take an extra day when in some desirable locality for collecting work, thus adding many interesting specimens to the collection.

QUARTERS.

The quarters for the Entomological Division have at last been definitely fixed in the west end of the second floor, facing Edenton Street. Plans have been prepared for partitioning off this space, replastering and making other necessary repairs. With these points done and the supports properly adjusted, I think the quarters will be ample (though not entirely convenient) for the Division for many years to come.

MEETINGS.

Owing to press of Institute and inspection work our office was not represented at the meeting of the Southern Nurserymen's Association at Chattanooga in August, but Mr. Woglum attended the meetings of the Farmers' Institute Workers, Experiment Station Workers, Horticultural Inspectors, and Southern Entomologists, at Baton Rouge, La., in November. Our office was not represented at the Jacksonville meeting of Commissioners of Agriculture.

PUBLICATIONS.

Two new circulars have just been issued:

"Entomology that the Farmer Should Know."

"Notes on North Carolina Nurseries."

Also, a revised edition of our former circular, "Suggestions to Purchasers of Nursery Stock," which is designed to aid the purchaser in guarding against the San José Scale and against fraudulent tree-dealers. A number of circular-letters have been sent out to nurserymen, bee-keepers, special correspondents, etc.

COLLEGE WORK.

At the opening of the College in September we assumed the lecture work in Zoölogy with the Freshmen and the First-Year of the Short Course. These two classes were combined in order to save time, but it renders the class too large for best work.

Immediately after the Christmas holidays Mr. Woglum will take up the classes in Entomology, giving instruction to several of the different classes. The number of hours devoted to the College work has been increased from year to year until now we have classes extending throughout the College year, and we find that it interferes to a very harmful degree with our other work. I have made more detailed mention of this matter in a special report to the Board of Trustees.

ACKNOWLEDGMENTS.

Throughout the past six months I have had very effectual and satisfactory assistance from Mr. Woglum, and have been favored with most hearty coöperation of the other workers in the Department, to all of whom thanks are due.

In conclusion, I beg to state that it shall be my endeavor to continue to execute the duties assigned to me and my assistants with the utmost care.

Respectfully submitted,

FRANKLIN SHERMAN, JR.,
Entomologist.

REPORT

BOARD OF AGRICULTURE EXHIBIT

AT THE

BOSTON FOOD FAIR,

OCTOBER, 1906.

To Hon. S. L. Patterson,

Commissioner of Agriculture.

Dear Sir:—Recurring to the original plan as suggested by his Excellency, Gov. R. B. Glenn, to-wit, to visit several leading New England County or State Fairs during the autumn of this year and exhibit the resources of the State, work was early begun in the year along this line. Points in the east were visited, data, photographs, and material secured, and a suitable portable house, or house-tent ordered, after much consideration and correspondence. Such other field-work was done as could be accomplished while engaged in the regular duties engaging our attention; all of which was essential to the ultimate success of the exhibit, or in case a change in the plans became necessary, or the work abandoned at the June meeting, the work done would have been of value to the Museum.

At the June meeting the general plans as outlined at the December meeting of the Board were approved and the balance of the appropriation made available. In furthering this work, in July the Curator and myself went to New England to study the conditions and to plan an itinerary for the traveling exhibit. We found that the great majority of the best fairs were held in September and early October. This was earlier than we could hope to be ready, and far too early for the mountain apple and vegetable crops to move. Our expectation was to arrange an itinerary which would begin about the 15th of October and close the 15th of November. But there were no November fairs of note, and the larger ones occurring in September and early October conflicted in dates to an extent that made it impracticable to undertake them.

At this juncture our attention was called to the Boston Food Fair, and we called upon the General Manager and carefully studied the

opportunity presented through that medium. We found the following facts:

That the Fair would run four full weeks during the month of October;

That it would have an estimated attendance of between 350,000 to 400,000;

That it was administered under the auspices of the New England Grocers' Association, a very large, influential and rich corporation;

That its attendance would be drawn from all New England and Canada, and that excursions, two to four a day, from all New England States had been arranged to arrive daily;

That the advertising contract with New England papers alone amounted to $8,000;

That in addition, the whole of New England would be billed for the Fair and for the excursions to it during October, in large posters in color, some as large as 8x30 feet.

With these facts before us, and realizing that our mission was to advertise North Carolina in New England, we entered into a temporary agreement, pending a conference with Commissioner Patterson and Governor Glenn, to the effect that we would take Paul Revere Hall at a rental of $1,000 for the period, provided the State Exhibit should be recognized in the $8,000 advertising contract, and that it should have prominent mention in the billing and excursion advertising contract, amounting in all to more than ten thousand dollars. There was also this further consideration: this plan would enable us to make a larger, fuller, and more dignified exhibit than could possibly be shown in a three-day fair, where it must be pulled down and set up every week. And it presented an opportunity to so install the exhibit as to make its appearance far more rich and effective than could be otherwise accomplished.

With this information and conditional agreement we returned to Raleigh and at once laid the matter before the Commissioner, who approved it, and requested us to secure the approval of Governor Glenn. This was done by wire, the Governor being out of the city at the time.

Before the approval of the Commissioner was given, a thorough going over of the estimate of cost and of the amount still available for the purpose was gone into. The figure gave us a very small margin—about $50—and with a clear understanding that in no case

could the appropriation be exceeded, we entered upon the work of this larger plan with its larger opportunity.

There is no need to go into detail of the work of securing specimens of fruits, grains, and other material for the exhibit, which required several trips by each of us into various parts of the State.

A car was loaded with the bulk of the material and left here about the 8th of September, and the Curator and myself followed in about a week and set the exhibit up. It was practically complete on the opening day. Just here I would like to quote from several sources; first from a letter from the Van Amringe Granite Company, of Boston, and then from the press of New England.

Mr. W. B. Van Amringe says in a personal letter: "We will write the Mt. Airy people, informing them of your courtesy and kindness, and complimenting them on their exhibit in connection with your magnificent State Exhibit, which I think surpasses without doubt any State exhibit which I have ever seen in any of these fairs. I wish to congratulate you on the arrangement and on its conduct. It is decidedly, to my mind, *the feature* of the Boston Food Fair of 1906."

EXTRACTS FROM NEW ENGLAND NEWSPAPERS.

BOSTON RECORD.—"North Carolina will cut a big figure at the opening day of the Food Fair Monday, when Governor Glenn will be present and speak. The State has a large exhibit which will surprise Northerners who have a vague notion that cotton is practically the only important product of the South. The exhibit is made by the State itself for the purpose of interesting small investors and farmers in the possibilities for those possessed of limited means. The exhibit will be a comprehensive one and will embrace all the various products of the State."

BOSTON JOURNAL.—"*North Carolina a feature* in the Food Fair.—One of the new and interesting features of the Food Fair this year will be an exhibit of the products of the State of North Carolina * * * which will be one of the most extensive at the mammoth fair, and will embrace all the various resources of the State, including the wonderful fruit, cotton, mineral, and other products for which the State is famous."

IBID.—"While the band played the Star-Spangled Banner the whole audience rose to greet Lt.-Governor Winston of North Carolina, who represented the State which has one of the largest exhibits at the Fair. Again, as he turned to his seat after delivering an address of congratulation over the present happy relations between the North and the South, the audience rose and cheered while the band played Dixie."

BOSTON TRANSCRIPT.—"The special show of fruits and farm products and illuminated colored views of the North Carolina Exhibit are free and worth visiting. The pictures give almost as good an idea of the country as would a visit to the State itself."

BOSTON AMERICAN.—"This exhibit is made by the State itself, for the purpose of interesting investors and farmers, and getting them to occupy rich lands now not in use. Within the past few years North Carolina has become one of the great truck farming States of the Union, and the State Board of Agriculture is engaged in getting new-comers and supplying the new arrivals with information which will enable them to become highly prosperous."

BOSTON HERALD.—"One of the finest exhibits is that of North Carolina State Board of Agriculture, which is planned scientifically and calculated to bring out the great mineral and agricultural advantages of the State. * * * A series of colored transparencies shows the State of North Carolina from seashore to mountain, and another series of pictures shows the steam-heated farms of that district. One hundred varieties of woods are shown. The green fruits and vegetables are exhibited in glass jars. Gold, iron, copper, mica, and other minerals are also displayed. Grains and vegetables are displayed in great variety, and a few game birds hold a conspicuous place in the very attractive show which has been arranged to attract homeseekers to North Carolina."

IBID.—"One of the exhibits likely to attract general attention is that of the State of North Carolina, occupying Paul Revere Hall entirely. It is arranged by the North Carolina State Board of Agriculture. The design of the exhibit is to show the advantages of the State as a field for the small farmer. The State is widely known as a great cotton State, often as if it were understood to be adapted only to that particular crop. In point of fact, North Carolina is believed to be one of the greatest of the truck-farming and fruit-growing States, and these features are most prominently shown at the Boston Fair. * * * Potatoes, onions, squashes, cucumbers, cantaloupes, peas, beans, lettuce, cabbage, etc., the great variety of fruits that grow in the State, and a large presentation of vine-growing and the related process of wine-making are the things emphasized. There is also an extensive series of exhibits of grains and crops that permit of dried specimens. Much attention is given to tobacco-growing, illustrated by many specimens of the leaf. A very complete set of wood sections illustrating the lumber wealth of the State is shown, and a very elaborate cabinet has been brought along of mineral riches available in North Carolina, particularly in mica, talc, and other rather out-of-the-way specimens of mineral wealth."

BOSTON HERALD.—"A feature which is attracting attention is the exhibit of the Board of Agriculture of North Carolina. It includes displays of fruits and vegetables of nearly every description, precious stones, minerals of many kinds, cloth, cotton, and many other products of North Carolina."

BOSTON AMERICAN.—"*Big North Carolina Exhibit.*—This week, as last, thousands of excursionists from all parts of New England will be visitors at this, the greatest and most successful of the Food Fairs ever given in Boston. The wonderful exhibit of the Board of Agriculture of the State of North Carolina is a feature in the great assemblage of displays which is attracting more attention, and deservedly so, for the exhibit is a large and handsome one, occupying the whole of Paul Revere Hall. The exhibit includes a magnificent display of fruits and vegetables of nearly every known kind, all of which are grown in North Carolina."

BOSTON TRAVELER.—"Everybody who sees the exhibit is amazed, and the universal comment is, 'I had no idea North Carolina was a State so wonderfully rich in resources.' A person could spend a whole day enjoying looking over this large and beautiful exhibit."

CONCORD (N. H.) PATRIOT.—"The beautiful exhibit of the products of North Carolina * * * make the fair well worth seeing. The apples exhibited from the State of North Carolina are of extraordinary size and beauty, while many of the other products are extremely interesting. * * * It includes many rare fruits, vegetables, minerals, precious stones, and a host of other things."

NEW ENGLAND GROCER.—"An educational feature of great value is the North Carolina State exhibit * * * fruits, vegetables, minerals, textile work by the students of the Agricultural College at Raleigh, minerals, quartz, talc and clay are shown in endless variety."

GAZETTE, PORTSMOUTH, N. H.—"The greatest attraction, no doubt, is the beautiful and extensive exhibit of North Carolina, made under the direction of the North Carolina Board of Agriculture. It occupies all of Paul Revere Hall, and in an hour's time the visitor can get more correct and comprehensive knowledge of the mineral, pomological and other resources of the Tar-heel State than in all the books in the universe."

BOSTON JOURNAL.—"Many who visit the North Carolina exhibit are amazed at the extent of this production of so high a character."

NEWS AND COURIER, CHARLESTON, S. C.—"A Food Fair is now in progress in Boston, Mass. So far as we know the only Southern State represented at this Fair is enterprising North Carolina. * * * This exhibit is designed to show the advantages of North Carolina as a field for the small farmer. * * * The fact is that North Carolina is one of the most productive of truck-farming and fruit-growing States in the South, and the adaptability of its soil and climate to the cultivation of garden truck and fruit is amply demonstrated by the exhibit now made at Boston, which is attracting the interested attention of the people of New England. * * * A great many thousand well-to-do Yankees have been attracted by the variety of the North Carolina exhibit at Boston, and it is not unreasonable to expect that this exhibit will be the means of attracting many hundreds of thousands of dollars to North Carolina for investment. * * * We lag behind in the race for capital and settlers because we do not let the outside world know what we have in our fields and forests and mines, and how easily it might all be developed to the advantage of those who have capital to invest or who are seeking for a land of promise in which to establish their homes. Every dollar paid out by the North Carolina Board of Agriculture in such exhibits as that now being made at Boston has yielded a hundredfold in the prosperity of our neighboring commonwealth." (More of this editorial would be interesting were time sufficient to present it).

BOSTON POST.—"The attendance at the Boston Food Fair yesterday exceeded 25,000 persons. The members of the Massachusetts Press Association were the guests of the press representative at the Fair. * * * A number of the members of the party also visited the North Carolina State exhibit in Paul Revere Hall, and were amazed at the extent of this exhibit, several commenting that exhibits of so high a character and of so much public interest are seldom seen anywhere except at World Fairs."

BOSTON JOURNAL.—"One of the most popular shows is the exhibit of North Carolina. * * * Here all the products of the State are being shown to thousands of visitors. The North Carolina exhibit, with its specimens of products, mineral and agricultural, of the State, is continually crowded."

TRAVELER.—"One of the most interesting exhibits at the Food Fair comes all the way from North Carolina. A wonderful assortment of monster pears, peaches, grapes and vegetables are arrayed temptingly before the eye."

IBID.—"*South Seeks Northerners as Settlers—North Carolina Exhibit at Food Fair Points to Land of Opportunity—Thousands are Taught.*—Thousands of people daily avail themselves of the opportunity to learn something of the rich capabilities of this Southern State, whose wealth made itself clear to that early discoverer, the discerning Raleigh. Apples of all varieties and sizes, seeds of all kinds, garden fruits, minerals including one or two monster gold nuggests, exhibits of amethysts, rubies, and other precious stones are profusely displayed to the eye. A walk through the hall will doubtless be the cause of sending many an enterprising Yankee down to help get out the riches from the teeming earth of the State."

JOURNAL.—"The North Carolina exhibit continues to be the center of interest to a large majority of the visitors. The variety of products is such as to surprise nearly everybody.

BOSTON POST.—"The North Carolina State Exhibit continues to be admired by thousands. The wonderful fruits, vegetables and other natural products of North Carolina are of surpassing size and quality. The North Carolina State exhibit is one of the most beautiful products of a STATE OR COUNTRY EVER SHOWN ANYWHERE."

With these expressions of praise and appreciation from the outside, little need be said in addition, yet there are some things which should be called to your attention.

In every particular, where the reputation, the good name of the State, the Board or of our people were concerned, every precaution to present the matter in the most telling way and to produce the right impression was taken. The very prominent feature, and one entirely new to those people, was the fact that such an exhibit could eminate from one branch of the State Government, and in that way the Board of Agriculture as the medium of helpfulness to the farmer was emphasized and great praise was bestowed upon its enterprise, progress, and the great benefit it must be to the farmers of the State. It was frequently remarked that no other such Board in America could produce such an exhibit, nor hold out such opportunities for lucrative employment in the field of Agriculture.

In my long experience with exhibits, I wish to say that in my judgment the State never had a better exhibit of its size, nor was one ever made which commanded more earnest and searching attention. Thousands of those people took your representatives by the hand and thanked them personally for coming to New England, saying: "You have opened our eyes; you have given us a new idea of the South and its possibilities; a new conception of your resources; a more pleasing epitome of your progress; a more hopeful view of your future." So

that these people now have a more wholesome respect for us, and are thinking of us in a way they never thought before.

We had promises of from five to fifteen a day to come to the State. Many addresses were given to inquirers, in order to help them find just the conditions sought. From fishing in the waters of the ocean and bays to growing apples on the mountain-tops, manufacturing, trucking, lumbering, pulp mills, furniture mills, bulb-growing, cattle-raising, dairying, general farming, all were included among those who have promised to come to the State.

We distributed about 50,000 pamphlets, circulars, folders and books during the four weeks of the fair.

I had invitations from Rhode Island and from Washington, D. C., from different trade organizations to move the exhibit to those localities; but these were declined for several reasons: first, because there was no authority for considering them, and, second, because they did not appeal to me as of value to the State.

And now, in closing this report, which is already too long, I desire to say that in my judgment, after twenty or more years of experience in this work, these small or independent fairs are far more valuable and more effective in every way than participation in the larger and more spectacular expositions, where we come in competition with all the other States in like effort. The fact that North Carolina was the only State at this fair showing resources, accounts in large measure for the concentrated and undivided attention accorded it, and also for the volume of advertising secured as well as for the number of persons, who, from personal contact, we were enabled to interest in some phase of development in the State. In this respect the venture has proven far more successful in results than any fair attended within the last ten years, and should the Board contemplate future work of this kind, I earnestly commend the independent smaller and less expensive fairs as being the best possible means of advertising the State's resources.

Horticultural Exhibits.—The Massachusetts State Horticultural Society and the Worcester County Horticultural Society both held fairs during October. To each of these I took about a dozen plates of North Carolina apples. In both instances our fruit was larger in size and of richer color than the same varieties grown in that State. These side exhibits attracted much attention and merited the praiseful recognition cheerfully accorded them.

FINANCES.

As a matter of convenience, and to keep in order the accounts, all the exhibit money was drawn to the order of the Curator, and he has kept the whole account, which has been examined and approved by your finance committee.

I am pleased to report that the expenses have been kept well within the limitations of the appropriation, and that we have an unexpended balance of $101.28 in the hands of the Curator, and that $225 remains undrawn in the Treasury, making a total balance of $326.28 unexpended of this fund.

Respectfully submitted for the Curator and myself.

T. K. BRUNER,
Secretary.

REPORT OF THE CURATOR OF THE MUSEUM.

RALEIGH, December 1, 1906.

HON. S. L. PATTERSON,

Commissioner of Agriculture.

SIR:—I beg to submit herewith my report as Curator of the Museum. Since the last report was made a great deal of the Curator's time has been taken up with the Boston Exhibit; but, as the Museum is the final repository of all new material collected for any special purpose, such conditions are helpful in one way, even if somewhat embarrassing in another. This—the Boston Exposition work—will be covered by the report of your Secretary, so I need not touch on it here. But I will say, in this connection, that the more outside displays we make, the more it is impressed on me that a full duplicate series of specimens in all lines should be collected for use in work of this character so as to leave the Museum as nearly as possible intact when a display is being made elsewhere. And this should apply to cases as well as specimens. I am adding to the collections as fast as possible with this idea in view, but so far as cases are concerned, we still have to rob the Museum in making an outside exhibit.

As this report closes the two years of work since the last report—embodied in that of the Commissioner—to the Legislature, a short résumé of what has been accomplished since then seems to be in order.

Early in 1905 the large amount of material returned from the St. Louis Exposition came in and was unpacked and reinstalled in the Museum. Including, as it did, a lot of new cases and specimens, approximating in value some six thousand dollars, it was rather a tedious job, more particularly as it necessitated a complete rearrangement of some of the rooms and a great amount of new labeling. It was, however, carried out to a successful conclusion in the quickest possible time, and the result was a better and more comprehensive Museum than ever before. And I would here call attention to the six thousand dollars worth of new material received from the Exposition Commission as being a pretty good offset against the amount—about eight hundred dollars, I think—that the Board had to appropriate to draw the last of the State appropriation from the Treasury.

It is hardly necessary to specify details in this report, but I may say in general that every division of the Museum has had its full share of growth.

In Natural History quite a number of additions, many of them rarities, have been prepared and placed on exhibition. Besides, a good deal of repair work and renovation has been carried out, and this class of work all the time increases as the collections get larger. The largest new specimen in this period is a nine-foot alligator, and perhaps the most striking is a group of Snow Owls on a snow scene. Arrangements have been made to put up a complete new series of water-fowl during the present winter in addition to such other things as may be secured in the usual way. There is need for systematic additions in our series of mounted specimens, as a considerable deterioration in the quality of the present collections is in evidence, due principally to the amount of packing and unpacking and general handling they have been subjected to in being carried around to the various expositions.

In Horticulture the collection of jar fruits and vegetables has been practically renewed all through during the past summer, something over a hundred and fifty six and twelve-quart jars having been prepared. This renewal was badly needed, and the work will be continued as specimens can be secured. This series was exhibited for the first time at the Boston Fair. The enlarged colored photographs of fruits and trucking scenes were first put out during 1905, and they added much to the exhibit. We have now a series of fifty colored transparencies, including many views along horticultural lines, that were made especially for the Boston exhibit, and these will be installed in the Museum as soon as their arrangement can be planned and carried out.

In Agriculture the chief additions were the series of prize tobaccos shown first at St. Louis, the grains collected for that exhibit and the beginning of a collection of soils, feeding stuffs and foods. These, particularly the soil collection, I wish to add to very materially as the samples can be secured from the Chemical Division, as it is an exhibit of much value. Other lines of work, and the very wet season, prevented the collection of sheaf grains and forage crops that would otherwise have been made during the past summer, and we are therefore still short in this important particular. Next season I hope for better results along these lines.

The Mineralogical and Geological collections have been added to very materially. The twelve-inch polished spheres and six-foot columns prepared for St. Louis were first exhibited in the Museum during this period, and they make a very beautiful and valuable exhibit in their line. The spheres were used in Boston and attracted a great deal of attention, even among the granite hills of New England, which section of country is rather accustomed to think that it has a monopoly of such products. This series is being added to and will be largely increased as opportunity occurs. New and very complete collections of monazite, talc and mica have been secured; kaolin and some of the manufactured products therefrom; a number of new gems have been cut and a quantity of miscellaneous mineral specimens added. Altogether, this division is in a very satisfactory condition, and I hope to be able to keep up the growth.

The Commercial Fisheries exhibit has been separated from the general Natural History (Zoölogical) display and installed in a separate room. The collection is a good one, the mounted specimens comprising most of the fishes of value or special interest found in the State; but they are nearly all old, and should be replaced. They have been taken around to various expositions until some of them have deteriorated quite noticeably in appearance and the exhibit lessened in value thereby. I have had this renewal planned out for some time now, but other work has prevented any realization of the plans. I hope, next summer, to at least make a start at this.

The Forestry exhibit has, perhaps, experienced the greatest percentage of growth of any of the Museum divisions. A large number of specimens have been prepared, including a number of rough pieces that have been on hand for a considerable time, as well as a lot entirely new to the collections, and these have been finished and polished in a manner to bring out the qualities of the grain to the fullest extent. New cases have been provided for them and they are now on exhibition. This exhibit has overflowed from the original room occupied and now fills in addition one-half of the large room adjoining, and we have enough material already on hand to occupy the whole of the second room when time can be found for its preparation and arrangement and funds for its installation.

In the Historical division a very large increase has been made in the display of specimens and the exhibit in general is now very

valuable and comprehensive. The growth of this division has been phenomenal.

The Museum, as a whole, has advanced very decidedly in the two years past. Its collections have increased noticeably in every division, the quality of the exhibits has been improved, a great amount of administrative and routine work and work along the line of preservation of collections has been accomplished, a large amount of labeling has been done and a considerable percentage of the copy for a revised catalogue of all the specimens belonging to the Museum has been prepared.

Respectfully submitted,

H. H. BRIMLEY,
Curator.

REPORT OF FINANCE COMMITTEE.

Hon. S. L. Patterson,

Commissioner of Agriculture.

Sir:—Your Finance Committee met pursuant to call and beg leave to report:

That it has examined and compared the books of the Treasurer and of the Secretary of the Board and the warrants drawn upon the Treasury, and find them to agree.

It has examined the vouchers and receipts of the State Chemist, the Curator, the Horticulturist, the Entomologist, and of the Veterinarian, together with the warrants drawn by them upon the appropriations made by the Board, and find them correct and properly entered.

Your Committee finds that—

The fall sales of tags (1906) were	$ 10,440.10	
Spring sales of tags (1906) were	99,171.80	
Total		$109,611.90
Expenses first six months	$ 61,425.43	
Expenses last six months	47,462.40	
Total		108,887.83
Balance		$ 724.07

Respectfully submitted,

Wm. Dunn,
A. T. McCallum,
J. M. Forehand,
J. P. McRea,
Committee.

SUMMARY OF DISBURSEMENTS FOR THE LAST TWO FISCAL YEARS, ENDING NOVEMBER 30, 1905, AND NOVEMBER 30, 1906.

Distribution.	1905.	1906.	Total for the Two Years.
Attorneys' fees	$ 200.00	$ 200.00	$ 400.00
Board and Committee meetings	1,470.85	1,183.10	2,653.95
Wages engineer	600.00	600.00	1,200.00
Fuel	580.50	610.50	1,991.00
Gas, water and telephones	825.29	945.64	1,770.93
Wages night watchman	600.00	600.00	1,200.00
Subscriptions	35.00	25.00	60.00
Salary Commissioner	2,110.75	2,149.92	4,260.67
Salary Secretary	1,699.92	1,749.96	3,449.88
Salary Registration Clerk	1,200.00	1,200.00	2,400.00
Salary Bulletin Clerk	900.00	887.46	1,787.46
Salary Private Secretary to Commissioner	582.50	660.00	1,242.50
Inspection	4,506.70	4,418.94	8,925.64
Tags and paper	5,548.66	5,149.49	10,698.15
Printing	3,847.75	7,200.78	11,048.53
Postage, express, freights, telephones and incidentals	3,719.72	2,876.17	6,595.88
Wages servants	540.00	660.00	1,200.00
Traveling for Commissioner	150.00	100.00	250.00
Farmers' Institutes	2,177.02	3,220.79	5,397.81
Soil and drainage survey	1,877.73	----------	1,877.73
Special appropriations	1,298.39	10,748.50	12,046.89
A. and M. College—sinking fund	9,100.00	11,603.97	20,703.97
A. and M. College—equipment	129.58	4,269.76	4,399.34
A. and M. College—lots and maintenance	1,580.68	----------	1,580.68
Contingent expenses	60.00	88.15	148.15
Test farms	17,222.08	10,287.04	27,509.12
Biology and Bacteriology	1,118.73	1,081.12	2,199.85
Entomological Division	3,799.96	4,310.54	8,110.50
Veterinary and Quarantine Division	6,371.40	7,251.39	13,622.79
Horticultural Division	2,925.25	2,567.38	5,492.63
CHEMICAL DIVISION—			
Salaries	10,895.73	12,072.14	22,967.87
Apparatus and reagents	2,657.96	3,396.78	6,054.74
Traveling	400.00	400.00	800.00
Books and periodicals	150.00	98.27	248.27
Stamps and stationery	200.00	400.00	600.00
Telegrams and telephones	400.00	400.00	800.00

SUMMARY OF DISBURSEMENTS FOR THE LAST TWO FISCAL YEARS, ENDING NOVEMBER 30, 1905, AND NOVEMBER 30, 1906—CONTINUED.

Distribution.	1905.	1906.	Total for the Two Years.
Furniture and repairs	$ 300.00	$ 83.86	$ 383.86
Pure-food work	110.00	499.30	609.30
Soil work	----------	1,000.00	1,000.00
MUSEUM—			
Salary Curator	1,425.00	1,599.96	3,024.96
Salary Museum Assistant	369.42	499.92	869.34
Salary usher	480.00	480.00	960.00
Wages servant	312.00	312.00	624.00
Current work	1,550.00	1,000.00	2,550.00
Grand totals	96,028.57	108,887.83	204,916.39

ANNUAL REPORT

OF THE

BOARD OF PUBLIC CHARITIES

OF

NORTH CAROLINA

1905

RALEIGH
E. M. UZZELL & CO., STATE PRINTERS AND BINDERS
1906

MEMBERS OF THE BOARD.

WILLIAM A. BLAIR, *Chairman*.....Winston-Salem.

EDGAR L. HAUGHTON.....Pollocksville.

W. F. CRAIG.....Marion.

CAREY J. HUNTER.....Raleigh.

A. C. MCALISTER.....Asheboro.

(Miss) DAISY DENSON, *Secretary*.....Raleigh.

OFFICE IN THE CAPITOL, RALEIGH.

LETTER OF TRANSMITTAL.

RALEIGH, N. C., January 2, 1906.

To His Excellency, R. B. GLENN,
Governor of North Carolina.

DEAR SIR:—We have the honor to present herewith the Annual Report of the Board of Public Charities for the year ending December 31, 1905.

In pursuance of the duty enjoined upon this Board to recommend objects of special need in connection with the penal and charitable institutions of the State, we invite your attention to that portion of the report dealing with the need of additional room for the insane; the necessity of equipment and maintenance fund for the buildings now in course of construction. We ask your attention to the report of the county convict camps and recommend separate quarters for blacks and whites.

The Board commends the Conditional Pardon Law passed by the last General Assembly, and we ask the exercise of your high prerogative in behalf of the very young when circumstances are favorable and justice may not be thwarted.

We feel the heavy responsibility placed upon us, and we note with pleasure the interest manifested by you in the charitable and penal institutions. We believe that the unfortunate wards of the State, and the State herself, will be the gainers by your personal visits and knowledge of the institutions.

Most respectfully,

W. A. BLAIR, *Chairman.*
E. L. HAUGHTON,
W. F. CRAIG,
CAREY J. HUNTER,
A. C. MCALISTER,

Commissioners of Public Charities of North Carolina.

REPORT

OF THE

BOARD OF PUBLIC CHARITIES

FOR THE YEAR 1905.

THE CAPITOL,
RALEIGH, N. C., December 30, 1905.

MR. W. A. BLAIR, *Chairman, and* MESSRS. E. L. HAUGHTON, W. F. CRAIG, CAREY J. HUNTER, *and* A. C. MCALISTER, *Commissioners of Public Charities:*

GENTLEMEN:—I have the honor to present the following report of the condition and operations of the State institutions under your general supervision, the private hospitals licensed by the Board, and of the county jails, camps, and homes. In addition will be found reports of the orphanages under the control of churches and fraternal orders, and of the hospitals (municipal and private), and other charitable institutions voluntarily maintained by the people.

The Constitution charges this Board with the duty of collecting, collating, and publishing such facts as may conduce to a correct judgment of the needs of the several institutions, and to make suggestions for their improvement.

Inspections have been made at the Hospital at Raleigh, State's Prison, Dangerous Insane Department, School for the Blind and Deaf (white and colored departments), and the Soldiers' Home. The institutions at Morganton and Goldsboro and the Oxford Orphanage for whites had been examined in the latter part of the previous year. Private licensed hospitals have been inspected by the local Board of Visitors. The Board having no fund for inspections, must make them at the time of the regular meetings. When visits are made to institutions outside of Raleigh a meeting must be held at those places or the visits be made at the personal expense of the committee.

Three meetings have been held—one in Greensboro, one in Winston-Salem, and the third in Raleigh. The first two for the purpose of visiting the county and private charitable institutions of Guilford and Forsyth. Other sections of the State will be visited as the opportunity occurs. The institutions of Wake have also been inspected.

The State institutions, with the exception of the School for the Deaf and Dumb, report no indebtedness, having lived within their incomes. Pay-rolls of the institutions are filed in the office for the use of the Governor and the General Assembly.

The institutions are well protected against fire. A special fire-escape for the Colored Blind Department is recommended.

The population of the institutions was distributed during the year ending November 30, 1905, as follows:

	Total Inmates.
Hospital at Morganton	1,212
Hospital at Raleigh	531
Hospital at Goldsboro	647
Dangerous Insane Department	60
School for the white blind	195
School for the colored blind and deaf	211
School for the white deaf and dumb	264
Soldiers' Home	165
Oxford Orphanage for white children	338
Oxford Orphanage for colored children	121
Total	3,744
Whole number of insane in charge during the year	2,450

Present in the institutions November 30, 1905:

Hospital at Morganton	1,043
Hospital at Raleigh	408
Hospital at Goldsboro	529
Dangerous Insane	49
School for the white blind	153
School for the colored blind and deaf	163
School for the white deaf and dumb	228
Soldiers' Home	126
Oxford Orphanage for white children	266
Oxford Orphanage for colored children	110
Total	3,075
Insane present in the hospitals, November 30, 1905	2,029

The appropriations for maintenance made for the biennial period of 1905-1906 were for each year as follows:

State Hospital at Morganton	$145,000
State Hospital at Raleigh	75,000
State Hospital at Goldsboro	58,000
Dangerous Insane Department	5,000
School for white blind and colored blind and deaf, Raleigh	60,000
School for deaf and dumb, Morganton	42,500
North Carolina Soldiers' Home	15,000
Oxford Orphanage	10,000
Oxford Orphanage for the colored	5,000
Total	$415,500

Per capita cost per annum for maintenance during the year 1905:

State Hospital at Morganton	$145.00
State Hospital at Raleigh	*171.00
State Hospital at Goldsboro	112.46
Dangerous Insane Department	91.87
School for white blind and colored deaf and dumb (includes every expense)	185.00
School for the colored blind and deaf	175.00
School for the white deaf and dumb	†155.00
Soldiers' Home, about	100.00

Appropriations for improvements, repairs and additional equipment for the biennial period, 1905-1906:

School for the deaf and dumb, Morganton (macadamizing roads, walks; machinery for laundry and woodworking shop)	$5,000.00
School for the blind, deaf and dumb, Raleigh (to provide sick wards, cement basement floor, new roof to kitchen and laundry, $7,500 annually, and for books for the blind $50 annually)	15,100.00
State Hospital, Raleigh (light, water, $3,000 annually)	6,000.00
State Hospital, Raleigh, new boilers	8,000.00
State Hospital, Raleigh, painting and repairs	6,000.00
State Hospital, Morganton, new boilers	6,000.00
State Hospital, Morganton, new assembly hall	5,000.00
State Hospital, Goldsboro, new boiler, spur railroad track	4,200.00
Total	$55,300.00
To liquidate indebtedness (Hospital at Raleigh)	1,835.45

* For patients, $171; for patients and population, $143.

† Actual maintenance not on appropriation.

INCREASED ACCOMMODATIONS.

Soldiers' Home, Raleigh (enlarging the dormitory building)	$ 5,000.00
State Hospital at Goldsboro (new building)	25,000.00
State Hospital, Raleigh (new building)	40,000.00
Total	$70,000.00
Annual maintenance fund for charitable institutions, 1903-'4,	$390,000.00
Annual maintenance fund for charitable institutions, 1905-'6,	415,500.00
Increase in annual maintenance fund	$ 25,500.00

Also, the pension fund was increased $75,000, amounting at present to $275,000 annually. Number of pensioners, 14,280.

THE INSANE.

You will note that the appropriation for the enlargement of the Raleigh Hospital is for $20,000 in 1905 and $20,000 available in 1906. No appropriation for equipment (light, heating, and furnishing), and none for the maintenance of new patients.

The appropriation for the enlargement at Goldsboro Hospital was $25,000; no fund for equipment or the maintenance of additional patients. These two buildings will be completed by June, but not available for occupancy until the next General Assembly appropriates a maintenance fund, or the Governor and Council of State, in view of the pitiful condition of the insane, should act in the emergency. By crowding, the 68 rooms at the Raleigh Hospital will accommodate 100 additional patients; the one at Goldsboro 120 colored. This will not meet the needs of the insane in homes and jails; will not touch the hundreds in private homes, languishing and lapsing into incurability.

A census of the insane in the homes and jails has been made through the County Boards of Commissioners and the Boards of Visitors, who report as follows:

	White.		Black.		
	Males.	Females.	Males.	Females.	Total.
93 counties report insane present in jail,	16	9	8	13	46
87 Homes (5 not heard from, 5 no homes)	31	67	25	40	163
Insane					209
Imbecile, idiotic, harmless insane					435
Grand total mentally defective in jails and homes					644

Of ten deaths reported in the jails, 9 were insane persons. Attempts to ascertain the number in private homes have failed. In 1903, 34 counties made a partial report of 180.

The Morganton Hospital reports 75 applications refused—40 or 50 for want of room, others ineligible. It is estimated that there are 400 in the Western District in need of hospital care. The Raleigh Hospital reports 91 refused—60 for want of room; 350 in the Eastern District without treatment. The Goldsboro Hospital for the Colored has refused 64 for want of room. The Dangerous Insane Department has accommodations for 49, and 49 in charge; so far none refused for want of room. It has been estimated, on a basis of one insane person to 600 inhabitants (and this is thought to be too small), that there are 2,320 white insane in North Carolina: 1,500 whites are now present in the hospitals and 529 colored. Deducting the number cared for from 2,320, leaves 820 whites, and, in round numbers, black and white, about 1,000 insane not receiving hospital care. The yearly increase of the white insane is 36, of the colored 15 to 20. For twenty years past the State has scarcely more than provided for this increase. It is needless to dwell upon the humanity of giving treatment in the early stages of the disease; every one recognizes that. Putting it upon the lowest plane, to neglect these unfortunates until the malady becomes chronic, is unsound policy for the tax-payer. He burdens himself with the support for life of individuals who might have been returned to happy homes and borne their share in the economic upbuilding of the Commonwealth.

Note the fact that 66 per cent. of the cases at Raleigh are chronic, and 97 per cent. of those at Morganton. The institutions choked with chronic cases, what can be done to rescue the acute and curable from lives of despair? Unless the institutions are materially enlarged they must be remanded to the long waiting list, losing their best hope of recovery, viz., early diagnosis and treatment. For the welfare of those now in charge, land is needed at both hospitals for the white. There should be one acre to each patient. Agricultural life

furnishes the best curative means, and incidentally is remunerative to the institution; the work of three insane men equaling that of one able-bodied man in unskilled labor. Means for industrial employment should be furnished the women at both hospitals, primarily for its curative effect.

The general health has been excellent. The percentage of mortality has been as follows: Morganton, not quite 5 per cent.; Raleigh, 3 per cent.; Goldsboro, 7 per cent.; Dangerous insane, 13 per cent. Sixteen of the deaths at Goldsboro were due to tuberculosis. Wards for this class are needed for males at Goldsboro, and both sexes at the other hospitals.

Percentage of cures upon admissions: Morganton, 25; Goldsboro, 49; Raleigh, 51; Dangerous insane, 4 out of 6 admissions.

Number of pay patients at Morganton, 17 in full, 15 in part. At Raleigh an average of 12 in full and 3 in part. None at Goldsboro. Pay patients are charged the per capita cost. The charges at private sanitariums vary from $600 to $1,500 per annum. Persons who may be able to pay the charge of the State ($150) are unable to pay $600 to $1,500 in the private institution. The exclusion of this class means the exiling of the very few able to pay for treatment to other States. The majority unable to pay the larger amount will have to go to jail or remain in the family without proper treatment, if this course becomes the policy of the State. The most advanced States are caring for all their insane in State institutions, having tested the county system and found it inefficient and difficult of supervision, besides working a hardship upon the aged and infirm, for the County Home should be a peaceful refuge.

Some States have a law requiring a coroner's inquest in the case of the sudden death from unknown cause or suicide of a patient. The enactment of such a law for North Carolina is recommended as a protection for both inmates and officials in the case of all institutions.

SCHOOL FOR THE WHITE BLIND, COLORED BLIND AND DEAF.

The infirmary, cement floors, enlargement of laundry and new roof to the kitchen authorized by the last Assembly have been completed. No special appropriation was made for the Colored Department. An infirmary for the isolation of contagious diseases is needed for the colored. Also new roofs and general repair. The laundry is done by hand. Machinery would lessen the expense. The North Carolina School for the Blind is the third largest in the United States.

SCHOOL FOR THE DEAF AND DUMB.

This institution has introduced primary handicraft for small boys. Additional facilities are needed for industrial departments. The Association of the Teachers of the Deaf of America held their meeting in Morganton in July, and declared it one of the foremost in the country. Prof. E. McK. Goodwin, Superintendent, was made Vice-President of the Association.

OXFORD ORPHANAGE FOR WHITE CHILDREN.

The capacity of the Orphanage has been enlarged. Can now accommodate 300. The number of children entering higher schools is noteworthy.

OXFORD ORPHANAGE FOR THE COLORED.

Since the last report Governor R. B. Glenn has appointed Directors on the Board of the Orphanage to represent the State.

SOLDIER'S HOME.

By special appropriation 16 new rooms have been added to the Home, which will accommodate 32 additional veterans, but there is not sufficient maintenance fund to receive them. Attention is called to the necessity of caring elsewhere for the veterans who are mentally defective. There are four now in charge who must be constantly watched and are a menace to themselves and others. The buildings are frame, some old

and inflammable, and it is dangerous to the other inmates to continue the care of such cases in the Home, unless special attendants are provided.

STATE'S PRISON.

Number of prisoners now in charge, 655; received during 1905, 130. Of admissions, six were only 13 years of age and forty-one under 21. Young delinquents are treated exactly as the adult convict. No classification or separation.

Cash balance to the credit of the Prison, $12,242.61, and $104,600 in North Carolina bonds.

It is suggested that some separation of the children from the adults be made, looking to the making of men and not criminals.

The number of convicts in the State's Prison is decreasing, owing to the retention of prisoners by the counties in the county camps. Attention is especially directed to the Prison report.

PRIVATE HOSPITALS (LICENSED).

Reports are made of Broadoaks Sanatorium, Crowell Sanatorium, and Highland Home. Reports herewith presented.

PRIVATE HOSPITALS.

Thirteen private hospitals have made reports, and three Homes for Aged Women.

PRIVATE ORPHANAGES.

Besides the two at Oxford receiving State aid, there are twelve other orphanages and societies caring for the destitute children. Number of children in the orphanages, 1,700. The new Christian Orphanage is nearing completion.

ASSOCIATED CHARITIES.

These organizations in Wilmington, Goldsboro, Durham, and Raleigh are doing much for the relief of the poor in their homes.

INVESTIGATIONS.

All complaints coming to the knowledge of the Board have been immediately investigated or found to have been acted upon by the proper authorities. Investigations have been made at the request of the Board in New Hanover and Yadkin. County officials acted in Cabarrus, and the Governor in the case of the Raleigh Hospital. The Cabarrus case was found guilty; the remainder are now in the courts.

COUNTY INSTITUTIONS.

Of the Homes, Alexander, Ashe, Clay, Cherokee, and Dare are much in need of improvement.

Anson has erected a good Home at a cost of $12,200. New Home in Burke cost $7,000. Gaston has a new Home and McDowell has let the contract for one. Columbus, Cumberland, Forsyth, and Mitchell have made some improvements. Complaint has been made in a number of counties to the Commissioners in regard to condition of Home, or jail, or camp.

Number confined in jail at time of report, 460.

THE HOMES.

The reports of the Commissioners of Homes, jails, and camps have been tabulated for ready reference, and the reports of the Boards of Visitors (voluntary) have been abstracted.

The decrease in the number of children in the Homes from about 100 in 1903 to 80 in 1904 and 60 in 1905 is very encouraging. There are in the Homes 37 whites and 23 colored. Most of these abnormal (for whom there are no appropriate institutions) or too young for removal.

Number of inmates in the Homes: white, 804; black, 489; total, 1,293. Died, 304. Receiving outdoor relief, 3,703; total number receiving relief from the counties, 5,096. Cost in the Homes, $69,629.24; outdoor relief, $80,644.22; total, $150,273.46. The amount given for the Homes is exclusive of farm products, which is considerable.

CONVICT CAMPS.*

Under special instruction of the Board efforts have been made to ascertain the condition of the convict camps. Reports have been made by Commissioners and Visitors. There are 29 counties operating the chaingang and 32 camps in all. Twenty-five Commissioners' reports and four Visitors' reports, making four additional counties heard from, give the population in 29 camps as follows:

White males	162
Colored males	722
Colored Females	16
Total	890

Died, 9. Of the number confined, 32 are under 16. The 16 women are employed cooking and mending for the prisoners at the camp or at the County Home; never worked on the roads.

*The delayed reports from the counties which have been received for the year 1905 since the transmittal of the annual report to the Governor increase the above figures to the following:

34 camps in 31 counties. Thirty-one camps reported by Boards of Commissioners; Henderson County reported by Visitors. No report from Pitt and Rockingham. Population given for 30 camps as follows:

White males	162
Colored males	821
Colored females	16
Total	999

Died, 13. Of the number confined, 37 boys under 16.

Twenty counties confine blacks and whites in the same room. Prisoners are chained together with anklet rings attached to short chains, and they in turn to one long chain, every night. Boys mingle with the men; sleep in the same room in most cases. Prisoners thrive physically, judging from the small number of deaths reported. The strongest are sent to the county roads, the weaker to the State's Prison.

The increase in the number of county camps and of the number of prisoners in charge calls for serious thought as to the proper supervision of this branch of the penal system.

At present diversity of administration is apparent. Sometimes the quarters are inadequate and sometimes the punishment brutal. Whipping is the usual mode of punishment. In many States corporal punishment has been abandoned. It is becoming an established fact that men who commit crime are usually below normal physically or mentally, or have no trade or regular occupation as a means of obtaining a livelihood. They have not had a square deal, often.

Mr. Wolfer, the expert penologist, says that he "believes that the knowledge of the fact that corporal punishment is in use in a State has a demoralizing effect."

There is no classification in the camps—vagrants, drunks, the man who cannot pay a fine, and the felon, wear the same "garb of shame," and receive the like treatment.

If the camps remain under the immediate jurisdiction of the counties, they should be subject to inspection and regulation by the State Prison Board or some other State Board.

GENERAL WORK OF THE OFFICE.

In addition to the routine work, many papers have been written, which have been mentioned in the quarterly reports to the Board and the monthly report to the chairman.

Most grateful thanks are expressed to the Visitors for their unselfish labors in behalf of the unfortunates of the State. To the Governor and officials for aid and sympathy in the work. To the Board for leave of absence in July for the purpose of attending the Summer School of Philanthropy of New York (visiting model institutions with experts in the work, etc.), and to the Charity Organization Society of New York for a free scholarship at the school.

Very respectfully,

DAISY DENSON,
Secretary.

STATE HOSPITAL AT MORGANTON, N. C.

P. L. MURPHY, M. D., Superintendent. MORGANTON, N. C.

A second colony building with a capacity of 25 has been completed without expense to the State, being built by the labor of the patients and out of the proceeds of the farm. Three new boilers have been installed.

The following is a table of the movement of population:

	Males.	Females.	Total.
Remaining November 30, 1904	387	615	1,002
Admitted during the year ending November 30, 1905	90	120	210
Whole number treated during the year	477	735	1,212
Discharged recovered	20	34	54
Discharged improved	11	25	36
Discharged not improved	6	10	16
Died	30	31	61
Total removed	69	100	169
Remaining November 30, 1905	408	635	1,043

Percentage of mortality upon the whole number treated was .049. The percentage of recovery upon admissions was .25. There were 53 patients from the Eastern District. On probation, 47. Pay patients, 17 in full and 15 in part. Applications refused for want of room, 40 to 50. Whole number refused, 75.

Of the whole number of patients now in charge 97 per cent. are chronic cases. It is estimated that there are 400 insane in the Western District needing hospital care, but unable to get it for want of room.

There was one suicide. An epidemic of grip. General health at present good. An infirmary for the tuberculous patients is very much needed.

About 75 per cent. of the inmates are employed daily. Facilities for industrial work for the women are greatly needed, such as basket-making, carpet-weaving, etc. The institution should have additional land for the employment of the male population. There should be an acre to each patient. Estimated cost of the land now required, $10,000.

The annual appropriation for maintenance is $145,000. Special, $5,000 for an assembly hall, and $6,000 for new boilers.

Receipts	$145,002.21
Expenditures	144,945.40
Balance	$ 56.81

Per capita cost per annum for maintenance, $145.

Pay-roll furnished herewith.

Estimated gross receipts farm and dairy products, $19,410.93.

There is a small library much in need; no circulating library or periodicals.

P. L. MURPHY,
Superintendent.

STATE HOSPITAL AT RALEIGH, N. C.

(Inspected June 13, 1905: Commissioner Carey J. Hunter and the Secretary. Found in excellent condition).

JAMES MCKEE, M. D., Superintendent. RALEIGH, N. C.

Work on the new building has been completed to the fourth story. This addition will have one dining-room, nurse's room, toilet and bath-room to each floor, and 68 rooms for patients. These will accommodate by crowding, 100. Forty thousand dollars was appropriated for the new building, $20,000 to be available in 1905 and $20,000 in 1906. No appropriation for the heating, lighting, or equipment of the building. No appropriation for maintenance of any new patients.

The annual appropriation for maintenance is $75,000, and for light and water, $3,000; for procuring and installing boilers, $6,000; for repairing (reflooring, repainting, and fencing), $6,000; special appropriation, $1,835.45, indebtedness for light.

Table of the movement of population for the year ending November 30, 1905:

	Males.	Females.	Total.
Number of patients remaining November 30, 1904	178	202	380
Admitted during the year ending November 30, 1905	72	79	151
Whole number treated during the year	250	281	531
Discharged recovered	11	4	15
Discharged improved	0	2	2
Discharged not improved	1	0	1
Died	12	4	16
Total removed	29	48	77
Remaining November 30, 1905	200	208	408

Percentage of mortality upon the whole number treated was .03. The percentage of recovery upon admissions was .51. There were 17 patients from the Western District. Pay patients average 12½ in full, 3 in part. Applications refused for want of room, 60. Refused in all, 91, and 8 failed to come. Of the whole number of patients now in charge, about two-thirds are chronic cases. There are approximately 350 mental defectives needing hospital care in the Eastern District. No accurate method has ever been employed to ascertain. There has been no epidemic or serious accident. The general health of the patients has been very good.

About 75 per cent. of the inmates are employed daily. There should be industrial work for the women. Need facilities for such employment. The Hospital should have one acre of land to a patient. Land is now being rented. Need 400 acres; estimated cost, $25,000. Another great need is an infirmary for the tuberculous.

The farm is being brought up to the highest producing condition possible. Estimated value of farm and dairy products, $16,562.23. Swine have had swine plague and fresh stock has been purchased; at present doing better. There are 18 attendants of each sex employed.

As a means of protection from fire, there is hose over the entire house, with hose carriage and hose for the outside. Hydrants at near intervals around the building. Buildings insured.

There is no library for the use of the patients, or for the circulation of books or periodicals. No fund for this purpose.

Receipts	$85,198.20
Expenditures	82,612.73
Balance	$ 2,585.47

Per capita cost per annum, $171 for patients and $143 for patients and population.

Pay-roll furnished herewith.

JAMES MCKEE,
Superintendent.

STATE HOSPITAL AT GOLDSBORO.

J. F. MILLER, M. D., Superintendent. GOLDSBORO, N. C.

The new building is in course of construction and it is hoped that it will be completed by the first of June. It will accommodate 120. There is no fund for the maintenance of any new patients. The appropriations were $58,000 for the support, $25,000 for the new building, and $4,200 for improvement (boiler and spur railroad track).

The following is a table of the movement of population for the year 1905:

	Males.	Females.	Total.
Number of patients remaining November 30, 1904	220	309	529
Admitted during the year ending November 30, 1905	47	71	118
Total under treatment	267	380	647
Discharged recovered	27	31	58
Discharged much improved	4	5	9
Discharged improved	1	2	3
Died	22	24	46
Total removed	54	64	118
Remaining November 30, 1905	213	316	529

Percentage of mortality upon the whole number in charge, .07. Percentage of cures upon admissions, .49. Of the 46 deaths, 16 were from tuberculosis.

There has never been a pay patient. On probation, 10. Applications refused during the year for want of room, 64. We have a large number of applications of last year and previous years. Nearly all applicants for admission have been worthy cases; only six or eight refused because they were not proper cases for admission.

No accident of serious character or epidemic; general health good. An infirmary or ward for male tuberculous patients is much needed. No separate provision for the male consumptives. About 57 per cent. of the patients are employed. The grounds of the Hospital in fairly good condition. Farm and garden lands in good state of cultivation. The Hospital owns 528 acres, about one-half in cultivation, the other in woods, and much of it subject to overflow by the Little and Neuse rivers.

There are 16 male and 18 female attendants, exclusive of supervisors and night attendants, one to each sex. We have four young white women of large experience in ward work, one of whom is a trained nurse. This is an innovation here, and I am greatly pleased.

The total value of farm and garden products was $7,499.21. Deducting the expense of the farm and garden (including half the salary of the steward, wages and board of two farm hands), the net value was $5,289.21.

Receipts—Appropriation, $58,000 for support; no indebtedness.

Per capita cost per annum, $112.46. Pay-roll furnished herewith.

J. F. MILLER,
Superintendent.

HOSPITAL FOR THE DANGEROUS INSANE, RALEIGH, N. C.

(Inspected June 12 by Commissioner Carey J. Hunter, and found in excellent condition).

JAMES R. ROGERS, Medical Superintendent. RALEIGH, N. C.

There have been no alterations or improvements in this department during the year.

The following is the table of movement of population for the year 1905:

	Males.	Females.	Total.
Number remaining November 30, 1904....	42	12	54
Admitted during the year ending November 30, 1905.....	4	2	6
Whole number under treatment.....	46	14	60
Discharged recovered	..	..	4
Discharged improved	..	..	..
Died	..	..	7
Total removed	..	..	11
Remaining November 30, 1905.....	36	13	49

Percentage of mortality upon the whole number in charge, 13 per cent. Admitted, 6; discharged cured, 4. Being committed by the courts, patients are never to go out on probation.

No commitments have been refused for want of room. The institution can comfortably accommodate white males, 24; colored males, 12; white females, 5; colored females, 8; total, 49. Ten patients work daily, sewing, knitting, and ward cleaning. Four or five work in a small garden in the rear of the building. As recreation, outdoor exercise. There are no religious services. A few might enjoy the service. Some have recovered and been subsequently tried for crime.

There are four attendants.

Annual appropriation is $5,000; no indebtedness. Per capita cost per annum, $91.87.

Pay-roll furnished herewith.

JAMES R. ROGERS,
Medical Superintendent.

NORTH CAROLINA SCHOOL FOR THE BLIND AND DEAF, RALEIGH, N. C.

(Inspected by Commissioner Carey J. Hunter and the Secretary on December 5, 1905. Found in good condition).

JOHN E. RAY, Principal. RALEIGH, N. C.

WHITE DEPARTMENT FOR THE BLIND.

There was a special appropriation of $7,500 annually for the construction of an infirmary, cement floors in the basement of both buildings, enlargement of laundry, new roof to the kitchen, and covered way. These have been completed during the past year. Other improvements authorized were cold-storage, fencing, paving, fireproof vault—these unfinished, but to be completed during 1906.

The infirmary has been constructed in the top floor of the main building, contains four sick wards, nurse's room, and baths.

The following is the table of the movement of population:

	Boys.	Girls.	Total.
Number of children on the roll November 30, 1904	84	74	158
Admitted during the year ending November 30, 1905	25	12	37
Finished the course	2	0	2
Remained at home voluntarily	22	20	42
Died	1	0	1
Whole number on the roll during the year,	109	86	195
Average daily attendance			145

No serious accident or epidemic; health very good. No changes have occurred in the literary or artistic courses taught. The industrial work

taught are sewing, fancy-work, basket-making, broom and mattress-making, cane-seating; also, typewriting. For recreation there are the gymnasium, swings, and walks. A small room in the main building has had tables and chairs put in it to furnish a sitting-room for the girls. There are daily chapel exercises, and the pupils attend the churches in the city on Sunday. The library contains 1,800 raised-print books and 403 ink-print books. Three hundred new books in all added during the year. There is a national fund which furnishes a small number of books to the blind institutions of the country each year. These are distributed according to the number of pupils.

The North Carolina institution is the third largest in America. No applications have been refused for want of room; 12 because of feeble-mindedness. I estimate that there are 100 white blind children of school age who refuse to attend. I would recommend a compulsory school attendance law for all children. I believe that the feeble-minded children of school age number from 750 to 1,000.

Two pay scholars last year; none at present. Blind children usually come from the humblest homes. Railroad fare, clothes, and books are paid for by parents or the counties. Children are not allowed to return to their homes at Christmas; all return home during the summer vacation.

Weekly fire drills. Fire-extinguishers and iron stairways. Fire-escapes are needed, but blind children would require a special kind, which are expensive. The buildings are insured.

Other needs of the white department are additional pianos and a pipe organ for the music class, and a good system of surface drainage. Also a wringer machine for the laundry.

Annual appropriation for both departments (white blind and the colored blind and deaf), $60,000.

Receipts	$67,500
Expenditures	67,500

No indebtedness. Per capita cost per annum for maintenance, for the white, $185 (including every expense). Pay-roll furnished herewith.

Of the 37 admissions, 11 were congenitally blind. Became blind as follows:

One at 9 days old, one 3 weeks, one 4 weeks, one at 3 months, 4 at 3 years, one at 1 year, one at 2 years, three at 4 years, two at 5 years, two at 9 years, two at 10 years, one at 13 years. Causes: Powder explosion, nervous, cataract, meningitis, inflammation, measles, cholera infantum, and la grippe. Age of admission: Three at 7, one at 8, two at 9, one at 10, one at 11, five at 14, three at 18, one at 19, one at 20, one at 21.

COLORED DEPARTMENT.

No special appropriation was made for the department. During the summer the inspector condemned the boilers then in use, and the need

being urgent, two new boilers were put in. These were paid for out of money borrowed, with the consent of the Council of State. No other changes or improvements.

The movement of population was as follows for the year ending November 30, 1905:

The Colored Blind.

	Boys.	Girls.	Total.
Number of children on the roll November 30, 1904	27	54	81
Admitted during the year	7	10	17
Finished the course	0	0	0
Discharged, voluntarily stayed away	4	12	16
Died	0	1	1
Whole number on the roll during the year	34	64	98
Remaining on the roll November 30, 1905	30	52	82
Daily average attendance	28	50	78

Colored Deaf.

	Boys.	Girls.	Total.
Number on the roll November 30, 1904	55	40	95
Admitted during the year ending November 30, 1905	9	9	18
Finished the course	0	0	0
Discharged, mostly voluntarily	16	16	32
Died	0	0	0
Whole number on the roll during the year	64	49	113
Number on the roll November 30, 1905	48	33	81
Average daily attendance	50	35	85

There was an epidemic of smallpox of mild type last spring; cases treated at the county pest-house. Health very good at present.

No changes in the courses taught. The literary course extends from primary to grammar grade. In industrial work the pupils learn carpentry, broom and mattress making, cane-seating, shoemaking, farming, dairying, gardening; and the girls cooking, sewing, fancy-work, and housework.

There is no infirmary for infectious or contagious diseases. Separate rooms for ordinary cases of sickness.

No applications refused for want of room. Those refused were under age or feeble-minded. There is less need of a compulsory attendance law for the colored than the whites; the colored are more easily reached. There are not more than 25 or 30 of school age who are not in school. Have never had a pay pupil in this department. For recreation there are walks for the blind and games for the deaf. Daily chapel exercises are held and Sunday lecture and Sunday-school for the deaf. The library has 1,000 books for the blind and 500 for the deaf. The pupils return to their homes during the summer, traveling expenses being defrayed by parents or counties.

The accounts of the two departments are not kept entirely separate. No indebtedness. Per capita cost of maintenance, as nearly as can be estimated, about $175.

Fire-extinguishers in the building. Fire protection and fire-escapes are necessary. The buildings of this department are in serious need of new roofs, and general repairs should be made. Means of isolation in sickness urgent.

Of the admissions, the tables of cause and ages are as follows:

Deaf: Congenital, 5; became deaf at 7 months, 2; at one year, 3; three years, 2. Causes: Scarlet fever, 1; pneumonia, 1; rising in the head, 2; fall, 1; malarial fever, 1; meningitis, 1; typhoid fever, 1. Age of admission: At 7 years, 6; 8 years, 3; 9 years, 2; at 11 years, 1; at 13 years, 1; at 15 years, 1.

Blind: Congenital, 1; became blind at 5 years, 2; 8 years, 1; 9 years, 2; 10 years, 2; 14 years, 2; 15 years, 1; 16 years, 1; 11 months, 1. Causes: Scrofula, 5; measles, 1; specific iritis, 1; cataract, 1. Admitted at 9 years, 1; at 10 years, 1; 11 years, 2; 12 years, 1; 14 years, 3; 16 years, 1; 17 years, 1; 18 years, 1; 19 years, 1; 20 years, 1.

Pay-roll herewith furnished.

JOHN E. RAY,
Superintendent.

NORTH CAROLINA SCHOOL FOR DEAF AND DUMB.

PROF. E. MCK. GOODWIN, Principal. MORGANTON, N. C.

During the last year we have built macadam roads and walks and made general repairs. Special appropriation, $5,000.

The movement of population has been as follows:

	Boys.	Girls.	Total.
Number of children on the roll November 30, 1904	127	114	241
Admitted during the year ending November 30, 1905	11	10	21
Finished the course	..	1	1
Otherwise discharged	5	2	7
Died	..	..	0
Number on the roll November 30, 1905	117	111	228
Whole number on the roll during the year	140	124	264

There has been no serious accident. One case of scarlet fever. The general health of the children excellent.

No children have been refused for lack of room. A number of feeble-minded have been refused. There are probably 500 feeble-minded in the State. About 175 deaf children in the State of school age who ought to be in the institution, but are not present: some have refused to come and others have not applied. Primary handicraft has been added for small boys. No other change in the courses taught. In industrial work

the following trades are taught: Carpentry, shoemaking, printing, farming and gardening for the boys; sewing, dressmaking, cooking, and general housework for the girls.

Of the 21 children received, 7 were congenital cases; other cases caused by brain fever, 3; rising in the ear, 3; typhoid fever, 1; meningitis, 1; la grippe, 1; unknown, 5.

For recreation, outdoor games for the boys and numerous indoor games for the girls and boys. A party once a month under the supervision of the teacher. Sunday-school International Lessons, and lecture every Sunday by Superintendent and gentlemen teachers. Ministers preach occasionally.

The receipts have been	$56,053.97
Disbursements	56,053.97

Outstanding indebtedness $4,410.34. The actual per capita cost is $155 for maintenance, not including fixtures and improvements. Non-indigent furnish railroad fare, clothes, and books. Counties pay for these for the indigent. Four pay scholars. For fire protection we carry one-eighth million gallons of water in the reservoir; fire-pump and standard hydrants; extinguishers. We carried $62,000 insurance previous to this year. About $100,000 now. Pupils return to their homes during the summer. We need a gymnasium and improvements for the industrial department.

Pay-roll furnished herewith.

E. McK. GOODWIN,
Principal.

OXFORD ORPHANAGE, OXFORD, N. C.

COL. W. J. HICKS, Superintendent. OXFORD, N. C.

The fiscal year closes October 31. The following is a table of the movement of population from October 31, 1904, to October 31, 1905:

	Boys.	Girls.	Total.
Children on the roll November 1, 1904	140	126	266
Admitted during the year	30	37	67
Readmitted	2	3	5
From the roll during the year	37	35	72
On the roll November 1, 1905	135	131	226

	Boys.	Girls.	Total.
Went to own people	21	14	35
To other approved homes	13	16	29
To positions on salary	2	..	2
To school (past age of discharge)	..	1	1
Ran away	..	2	2
Died	1	2	3
	37	35	72

One hundred and fifty of each sex can now be comfortably cared for; more could be provided for, but we become more convinced that great caution should be exercised not to overcrowd the institution. No applications for admission have been declined for lack of room, but eleven found ineligible. Eleven applications now on file and referred to the Executive Committee of the Board of Directors. In July and August there was an epidemic of measles brought in by a boy received on June 24th. No child died of measles, but two little boys died of dysentery following measles, and one little girl succumbed to paralysis following the only case of diphtheria in the institution. Apart from the epidemic of measles, the general health of the children has been remarkably good and the physical growth of many children marked.

The school has eight grades. The curriculum is on a par with the public schools in the larger towns. The three primary grades are in school morning and afternoon sessions. The grades above the primary are in school half a day and the other half is occupied in some one of the industrial departments.

The kitchen, dining-room, laundry, sewing-rooms, hospital, and the cottages afford the largest opportunity for the industrial training of the girls. The farm, dairy, shoe-shop, wood-working shop, printing office, and the Oxford Furniture Factory are brought into requisition in the industrial training of the boys. Regular sloyd is not taught, but a course in manual work in connection with the school is in charge of our lady supervisor. There is no regular system of paying the children for services rendered above the usual work required. Some receive small amounts for work done and as rewards for faithful service. The cottage teachers are the trustees of any funds the boys and girls may have.

The institution has two fire hydrants near the main buildings and 400 feet of hose. Water is pumped from the deep well to a tank on the top of the building and to a tank near the kitchen. Arrangements are being made to connect with the Oxford water system, and this will add greatly to the water pressure. Reducers have been ordered which will enable the Oxford Fire Department to connect its hose with the hose at the institution or the hydrants. The cottage homes are only two stories and of easy exit. The property is insured. There is a very good system of sewerage.

Our former children are now in school as follows: Three girls at the State Normal; three at the Oxford Seminary; one at the Chowan Female Institute; one boy at each of the following institutions: Trinity Park School, Trinity College, Cary High School, Agricultural and Mechanical College, Wake Forest College. The Orphanage is only responsible for the clothing and books of the five girls away from us who are under the age of discharge; for the clothing and laundry of one girl under eighteen; three girls remain in our care at the Orphanage and are day pupils at the Oxford Seminary. The girls at the Normal, Oxford Seminary, etc., are aided by the Mocksville picnic fund, and

the Royal Arch Masons. The majority of the boys and girls are partially defraying their expenses by their work. First of all, the institution is a home for the homeless, though we try to make the school and industrial training thorough. Our Board of Directors has authorized the employment of a field worker, a part of whose duty will be in connection with placing and supervising children in homes. Fully 90 per cent. of the applications for children last year were not accepted. We try to make our system more thorough, and we do not place children until we have the strongest assurance that we are thereby acting for the interest of the child. We exercise a supervision of the children in homes by correspondence, reports from asylum committees, and sometimes personal visits.

The permanent improvements have been the fitting up of apartments for about thirty children in the main building; the construction of a two-story porch around both ends of this building; equipping it with a much-needed elevator to the fourth floor where the clothing storage-rooms are located; the inclosure of the property on the farm and the wood-working shop by a high wire fence; the instalment of electric lights, which will lessen the fire hazard. Total cost of these and minor improvements, $4,400. Net maintenance and school accounts, $19,900.96. It is a Masonic institution, but receives $10,000 from the State annually, and the State is represented on the Board of Directors.

Accounts of the various departments and the pay-roll furnished herewith.

Taking into the estimate the annual inventories, which in the nature of the case are not very accurate, the per capita cost of maintenance and schooling above the earnings of the institution, and the donations in kind, is approximately $67.70.

W. J. HICKS,
Principal.

THE COLORED OXFORD ORPHAN ASYLUM.

REV. R. SHEPARD, Superintendent. RALEIGH, N. C.

Improvements have been the purchase of 15 acres of woodland adjoining the Orphanage, a steam-engine for wood-sawing, primary school room enlarged, with clothes and bathroom added, greatly increasing the comfort of the children.

The following is a table of the movement of population:

	Boys.	Girls.	Total.
Number of children in charge November 30, 1904	51	61	112
Admitted during the year ending November 30, 1905	..	..	27
Become self-supporting	6	3	9
Partially self-supporting	..	..	11

Whole number in charge during the year 1905	121
Number on the roll November 30, 1905	110

The buildings will accommodate 56 boys and 76 girls. Twenty-five applications declined for want of means of support, over age of admission, or feeble-minded, or not sound in body.

No deaths. Slight epidemic of chicken-pox.

The work of the farm, laundry, kitchen, sewing-room, and general housework is done by the children.

Primary, intermediate, and grammar departments. Six of the children are in higher schools, as follows: One at Shaw University, Raleigh; two at the Henderson Normal Institute; one at Scotia Seminary, Concord; one at St. Augustine School, Raleigh, and one at Lincoln Academy, Kings Mountain.

There is a system of paying the children for overwork in order to teach them the use and responsibility of money. No sewerage. Excreta composted. One fire-extinguisher on the premises; no fire-escapes. Buildings are insured.

Receipts	$9,545.73
Disbursements	9,288.82
Balance	$ 256.91

Self-support made by the institution, about 12½ per cent. Per capita cost per annum, $60. Pay-roll furnished herewith.

There is a system of placing out children and supervising them.

The needs of the institution are: Brick buildings to replace the frame ones now in use and more funds for general support.

The present officers of the Board of Directors are: Rev. R. Shepard, president and treasurer; Rev. M. C. Ransom, secretary.

We have asked the Governor to appoint three white directors on the part of the State.

R. SHEPARD,
Superintendent.

SOLDIERS' HOME, RALEIGH, N. C.

(Inspected by Commissioner Carey J. Hunter and the Secretary. Found in excellent condition).

CAPT. R. H. BROOKS, Superintendent. RALEIGH, N. C.

During 1905 twenty new rooms have been added to the dormitory, new roof to four of the cottages, and otherwise improving them, at a cost of about $1,500. This will increase the accommodation to 25 or 30 more than are now present. Quite a number have been refused for want of room. Thirty-five applications now on file.

There have been no changes in the government or domestic arrangements during the year.

The following is a table of the movement of population for the year ending November 30, 1905:

Number of inmates on the roll November 30, 1904	110
Admitted during the year ending November 30, 1905	44
Whole number on the roll	165
Discharged	20
Died	20
Absent on furlough	22
Number on the roll November 30, 1905	126

Percentage of mortality upon the number in charge was 12 per cent.

The average number of patients in the Hospital is 30. Now present, 27. Three nurses in attendance. In the cottage for tuberculous patients, 6. The general health of the inmates has been a little above the average.

The annual appropriation is $15,000 for maintenance and a special appropriation of $5,000 for increased accommodations, $3,000 to be available in 1905 and $2,000 in 1906.

Two hundred dollars has been received from the Daughters of the Confederacy during the year.

Five hydrants in the yard of the Home for fire protection, and a fire-escape from the second story of the new dormitory. The library has 600 volumes. Newspapers and periodicals are received. No fund for this purpose. No regular chaplain, but the different ministers of the city hold services each Sunday.

There are 14,280 pensioners on the regular pension roll, and the appropriation amounts to $275,000. There are 80 veterans on the special list for the totally disabled soldiers who receive $120 per annum.

B. F. DIXON,
Secretary.

STATE'S PRISON, RALEIGH, N. C.

(Inspected June 12, by Commissioner Carey J. Hunter and the Secretary, and found in excellent condition).

J. S. MANN, Superintendent. RALEIGH, N. C.

No improvements or additions have been made in 1905 at the Prison. The general health of the convicts has been remarkably good, considering the fact that many are sent to us from the counties operating chain-gangs, who are physically unable to do the work required on the public roads. Convicts are employed in the cultivation of the State farm, railroad building, turnpike building, and brickmaking. Five deaths

from tuberculosis, being 29 per cent. of all deaths. Punishments used for maintaining discipline are corporal punishment, dark cell, deprivation of time allowance, and loss of commutation money; also, black marks which operate to deprive the prisoner of his tobacco allowance. The number of licks depends upon the offense committed as well as the disposition of the prisoner himself. I should say that the usual number is from 10 to 15. Corporal punishment is not frequent, and is administered under strict regulations. Twelve prisoners under 16 received during the year; five 13 years of age; under 21, forty-one. The children are employed just as other convicts, but principally on the farm. There is no distinction on account of age. No, they do not receive scholastic instruction. No school of any sort except Sunday-school. From tables 4 and 7 you will see that about 10 per cent. of the whites received were illiterate and 50 per cent. of the negroes. We have no library, nor is there any fund for this purpose unless the Board of Directors should make an appropriation from the Prison fund. No regular chaplain, though the Prison pays a small compensation for religious services at the farm and central prison. Services and Sunday-school regularly held at the latter. Three days good time may be made each month for good behavior and thirty cents of commutation money. Upon his discharge a prisoner receives a suit of clothes, a hat, a pair of shoes, and his earned commutation money. Nothing is done for the prisoner after discharge. I see no necessity for another institution for women; they are now kept entirely separate from the men, and there is no communication whatever between the sexes.

The cotton and peanut crops on the State farm are very good this year; the corn crop not so good. We expect to get about 1,100 bales of cotton and from 12,000 to 15,000 bushels of peanuts. We regret to be unable to give an accurate estimate upon either of these, as a large per cent. still remains unharvested.

Receipts to November 30, 1905, have been	$160,960.60
Disbursements to November 30, 1905, have been	148,717.99
Balance	$ 12,242.61

Of the disbursements, $45,748.75 was paid for North Carolina 4 per cent. bonds. To the credit of the institution, $12,242.61 in cash and $104,600 in North Carolina bonds. I forward herewith the pay-rolls of the Prison and different camps.

TABLE No. 1.

Number of prisoners on hand January 1, 1905	658	
Number of prisoners received from the counties this year	130	
Total	788	788

Number discharged during 1905 (up to November 30)	82	
Number pardoned during 1905 (up to November 30)	20	
Number died during 1905 (up to November 30)	17	
Number killed during 1905 (up to November 30)	2	
Number escaped during 1905 (up to November 30)	24	
Number recaptured during 1905 (up to November 30)	12	
	—	12
Total going out during 1905 (up to November 30	133	133
Number remaining November 30, 1905		655
White males	164	
White females	7	
Colored males	452	
Colored females	32	
	—	655

TABLE No. 2.

Number of prisoners received up to January 1, 1905	14,269
Number of prisoners received this year up to November 30	130
Total to November 30	14,399

TABLE No. 3.

NATIVITY OF THE PRISONERS RECEIVED DURING YEAR.

North Carolina	113
Pennsylvania	1
Washington	1
Colorado	1
Virginia	6
South Carolina	4
Kentucky	1
Arkansas	1
Tennessee	2
Total	130

TABLE No. 4.

EDUCATION OF THE PRISONERS RECEIVED DURING THE YEAR.

Read and write	77
Read	7
Illiterate (7 whites and 39 colored)	46
Total	130

TABLE No. 5.

OCCUPATION OF THE PRISONERS RECEIVED.

Laborers (no trade)	124
Insurance broker	1
Salesman	1
Printer	1
Plumber	1
Cook	1
Broker	1
Total	130

TABLE No. 6.

AGE OF THE PRISONERS RECEIVED DURING THE YEAR.

Age.	*No.*	*Age.*	*No.*	*Age.*	*No.*	*Age.*	*No.*	*Age.*	*No.*
13	6	23	3	33	0	43	0	52	1
14	1	24	6	34	2	44	1	53	1
15	5	25	5	35	9	45	1	54	1
16	4	26	2	36	2	46	1	55	0
17	4	27	7	37	1	47	1	56	0
18	9	28	6	38	2	48	1	57	0
19	5	29	3	39	2	49	1	58	0
20	7	30	3	40	4	50	0	59	1
21	5	31	5	41	2	51	1	60	1
22	6	32	1	42	1				

Total 130

TABLE No. 7.

SEX OF THE PRISONERS RECEIVED DURING THE YEAR.

White males	46
White females	2
Colored males	70
Colored females	9
Males	3
Total	130

TABLE No. 8.

SOCIAL RELATION OF THE PRISONERS RECEIVED.

Single	68
Married	48
Widowers	9
Widows	1
Divorced	1
Not known	3
Total	130

TABLE No. 9.

TERM OF IMPRISONMENT OF PRISONERS RECEIVED THIS YEAR.

For 6 months	2
For 8 months	1
For 10 months	1
For 15 months	1
For 18 months	3
For 1 year	10
For 2 years	14
For 3 years	10
For 4 years	3
For 5 years	12
For 6 years	8
For 7 years	8
For 8 years	9
For 10 years	14
For 12 years	6
For 15 years	13
For 17 years	1
For 20 years	7
For 25 years	1
For 29 years	1
For life	5
Total	130

TABLE No. 10.

DISTRIBUTION OF THE PRISONERS ON HAND.

Number at W. and J. Turnpike Camp	51
Number at R. and P. S. R. R. Camp	72
Number at R. and S. R. R. Camp	97
Number at Central Prison	87
Number at the Farm, Caledonia, No. 1	175
Number at the Farm, Caledonia, No. 2	173
Total	655

J. S. MANN,
Superintendent.

BROADOAKS SANATORIUM, MORGANTON, N. C.

(Licensed by the Board of Public Charities. Reports semi-annually).

July Report.

DR. ISAAC M. TAYLOR, Proprietor. MORGANTON, N. C.

Additions and changes reported in January have been completed. No other changes, except a general development of the premises, are in progress or contemplated.

The following is a table of the movement of population for six months:

	Men.	Women.	Total.
Remaining January 1, 1905	8	6	14
Admitted to July 1st	25	12	37
Whole number treated	33	18	51
Died	1	1	2
Discharged improved	19	4	23
Discharged not improved	2	2	4
Cured	3	2	5
Total removed	25	9	34
Remaining July 30, 1905	8	9	17

Daily average, 17. Of these there were: insane, 28; alcoholic and drug habitués, 19; other nervous troubles, 4. No epidemic, serious illness, or accident, other than the conditions under which patients receive treatment here.

Two day and one night attendant are employed for the men; two women for the day and one for the night for the female patients, besides two other female employees have as a part of their duty attendance upon the patients. Among the patients received are old demented persons whose speedy death is to be expected. The death rate is increased by this class of patients.

ISAAC M. TAYLOR, M. D.

December Report.

No changes in the building since the above report.

	Men.	Women.	Total.
Number remaining July 1, 1905	8	9	17
Admitted	21	10	31
Whole number treated	29	18	47
Discharged recovered	5	1	6
Discharged improved	5	2	7
Discharged unimproved	1	4	5
Died	4	1	5
Whole number removed	15	8	23
Remaining December 16, 1905	14	10	24

Daily average of patients, 18. Percentage of recoveries upon admissions, 19. No epidemic or accident. Of these patients in charge there

were: insane, 30; alcoholic and drug habitués, 12; other nervous diseases, 5.

Capacity of the institution, 35. No applications have been declined for want of room. Ordinarily, three men and three women attend the patients; during the summer there was one more of each sex. Two other women assist at certain times. The patients have been: from North Carolina, 23; from other States, 24.

The property comprises a tract of twenty-one acres. It is well-drained and commands a fine view of the surrounding mountains. The water, sewerage, and electric light are from the Morganton plants. The Sanatorium is heated throughout with hot-water system.

Protection from fire embraces ample stairways at four widely separated places. Automatic sprinklers in the kitchen, hydrant in the yard, and fire-extinguishers at four points in the building. Two hundred feet of hose have been ordered and will be placed in the next ten days.

We receive patients with nervous diseases of all kinds, mental diseases, including the insane of mild type, selected congenital defectives, epileptics whose minds have become impaired, the aged with senile degeneration of the brain, needing special care not possible at home, inebriates and drug habitués. Violent and noisy patients, the very untidy, and those otherwise disturbed, are not properly placed in a small institution, and will not be received. The schedule of charges is $15 per week for quiet patients and $25 for drug cases, alcoholics, and the more troublesome.

ISAAC M. TAYLOR, M. D.

HIGHLAND HOME SANITARIUM, ASHEVILLE, N. C.

(Licensed by the Board of Public Charities).

(Inspected by the Board of County Visitors of Buncombe, and found satisfactory).

DR. ROBERT S. CARROLL, Superintendent. ASHEVILLE, N. C.

The Highland Home Sanitarium is located at 29-31 Haywood Street. Number of rooms, 18; available beds, 10.

Number of patients January 1, 1905	3
Admitted to July 1, 1905	21
Whole number treated	30
Died	0
Discharged improved	8
Discharged unimproved	3
Recovered	15

Daily average number of patients, 4. Attendants, male, 2; female, 4. No accident or epidemic. Of these patients 10 were insane and 20 drug habitués. None refused for want of room.

December Report.

A new steam-heating plant has been added since the July report.

	Males.	Females.	Total.
Number in charge July 1, 1905.....	1	3	4
Admitted during the six months.....	7	9	16
Died	0	0	0
Remaining December 10, 1905.....	3	3	6

No accident or epidemic. Of the patients treated: insane, 8; drug habitués, 12. Capacity of the building, 10. Patients have been from six States. Protection from fire: a fire hose, and the building is low and situated in the fire district of the city.

The institution is for the treatment of mild cases of insanity, alcoholic and morphine habitués, and cases of nervous breakdown and general debility. The bath department has all requisite apparatus to administer any modern form of bath. Altogether, over 60 forms of baths and treatments are given in this department. Massage work is a special feature of the institution, while electricity in its various forms is administered as required by the individual case. Average charge per month is $130. Habit cases are only received for a definite length of time, the physician's fee being $100 for alcoholics and $150 to $250 for morphine cases. The Sanitarium faces Battery Park.

ROBT. S. CARROLL,
Superintendent.

CROWELL SANATORIUM, CHARLOTTE, N. C.

(Licensed by the Board of Public Charities).

(Inspected by Messrs. J. M. Alexander and John McDowell, Board of Visitors of Mecklenburg County, and favorably reported).

DR. S. M. CROWELL, Superintendent. CHARLOTTE, N. C.

This institution is for the treatment of alcoholic, drug, and nervous diseases. Insane cases not admitted.

	Males.	Females.
Number of patients remaining July 1, 1905.....	10	0
Died	*1	0

*Patient brought to the Sanatorium in a comatose condition and died next day; not put on treatment.

The present assistant physician is G. L. Rea, Jr.

The institution is a modern well-equipped building with all conveniences. Alcohol cases pay $15 a week board and $100 fee for two weeks' treatment. The fee for drug habit is from $100 to $200 plus the $15 a week board.

December Report.

This institution has been reorganized under a charter as a stock company. Dr. S. M. Crowell is president, I. W. Faison, vice-president; Dr. W. M. Strong, resident physician. It began operations under the new rules on January 1. A chief attendant, head nurse, and matron were elected. Dr. Strong lives in the Sanatorium. The president has an office in the building and gives his entire time to the work. The other members have a directorate oversight and visit it, rendering necessary service.

The expectation is to make the Sanatorium one of the largest and most efficient of the kind in the United States, eventually. The report is approximately the same as the last, about the same number having been treated. No deaths. All being whiskey, drug, or nervous cases.

At any time suitable to the convenience of your honorable Board, we would welcome your official visit. S. M. CROWELL, M. D.

PRIVATE BENEVOLENT INSTITUTIONS.

ODD FELLOWS' ORPHAN HOME.

J. F. BRINSON, Superintendent. GOLDSBORO, N. C.

This institution is located at Goldsboro and is supported and controlled by the members of the order. It only receives the orphans of former members.

	Boys.	Girls.	Total.
Number children remaining March 31, '04,	25	32	57
Admitted during the year ending March 31, 1905	7	9	16
Discharged during the year	..	5	5
Placed in families	..	..	..
Admitted to higher schools or colleges	..	1	1
Died	..	..	..
Number remaining March 31, 1905	..	..	68

Children of both sexes are admitted between the ages of 6 and 16, and boys depart at 17 and girls at 18. The present building will accommodate 80. The institution has sewerage. There has been no serious illness or accident; the general health is good.

There are fire drills, and fire-escapes are now being added.

The children attend the Goldsboro Graded School and, in addition, are taught domestic work, printing, and farming.

Receipts and disbursements for the current year have been $5,621.75. We get just what we need for the children, and there are always places open for them.

J. F. BRINSON,
Superintendent.

METHODIST ORPHANAGE.

REV. J. W. JENKINS, Superintendent. RALEIGH, N. C.

The Orphanage of the Methodist Episcopal Church of the State is located at Raleigh and is supported and managed by the Methodist denomination.

Number of children remaining October 31, 1904	31
Admitted during the year ending October 31, 1905	37
Discharged during the year	5
Placed in families	0
Admitted to higher schools or colleges	5
Died	0
Number remaining October 31, 1905	63

Children of both sexes, or foreign-born, are admitted; age of admission from 6 to 14, and boys leave at 16 and girls at 17.

The capacity of the present building is 200. There is no sewerage, excreta being removed by carts. No fire protection. Only one accident—a broken arm; the general health of the children has been good. The children attend school regularly and are taught domestic work.

The institution is well supported, and there is a system for obtaining homes or positions after training. Receipts have been $10,095 and disbursements $9,000.

J. W. JENKINS,
Superintendent.

THE PRESBYTERIAN ORPHANS' HOME.

REV. R. W. BOYD, Superintendent. BARIUM SPRINGS, N. C.

The Presbyterian Orphans' Home is located at Barium Springs, Iredell County, and is under the control of the Presbyterian Synod of North Carolina.

	Boys.	Girls.	Total.
Number of children remaining October 31, 1904	..	..	..
Admitted during the year ending October 31, 1905	60	83	143
Discharged during the year	7	15	22
Placed in families	..	..	..
Died	..	1	1
Admitted to higher schools or colleges	..	4	4
Number remaining October 31, 1905	58	81	139

Capacity for 150. Children of both sexes and of foreign parentage or birth are received, provided parents were residents of the State at the time of their death. Admitted at 6 years of age and discharged at 18, or when education through ten grades is completed.

No serious accident or epidemic has occurred during the year. The children are taught ten grades in the school and are given agricultural, mechanical, and domestic training. Children are not placed in homes, but select their own employment under the advice of the Superintendent. After leaving the institution, there is no system of oversight except by correspondence. Receipts have been $13,997.14, disbursements $13,956.32. The institution is well supported by the church.

R. W. BOYD,
Superintendent.

THOMASVILLE BAPTIST ORPHANAGE, THOMASVILLE, N. C.

M. L. KESLER, General Manager. THOMASVILLE, N. C.

This Orphanage is situated at Thomasville, and is supported and controlled by the Baptist denomination. Mr. M. L. Kesler, Superintendent.

	Boys.	Girls.	Total.
Number of children remaining October 31, 1904	150	145	295
Admitted during the year ending October 31, 1905	..	..	65
Discharged during the year	..	..	77
Died	..	..	3
Number remaining October 31, 1905	..	..	283

Children of both sexes are received between the ages of 5 and 12; age of departure, 16; but may remain longer. The capacity of the building is 300. As a means of protection against fire there are water-works. A regular sewerage system. No epidemic (except whooping-cough). General health is good. Scholastic course includes the course of the graded schools through the eighth grade. Industrial training in the shoe-shop, wood-shop, printing office, and farm.

Receipts have been	$24,010.60
Disbursements	21,197.44

We are well supported in caring for the children. There is a system for obtaining homes and oversight of the children until they are self-supporting.

M. L. KESLER,
Superintendent.

FRIENDS' ORPHANAGE.

NEWTON FARLAND, Superintendent. NEAR HIGH POINT, N. C.

This institution is supported and controlled by the Yearly Meeting of Friends.

	Boys.	Girls.	Total.
Number of children remaining October 31, 1905	14	12	28
Admitted during the year ending October 31, 1905	6	5	11
Admitted to colleges or higher schools	..	..	..
Died	..	..	1
Discharged during the year	1	..	1
Remaining October 31, 1905	10	7	17

Conditions of admission: Orphans of sound body and mind, admitted at 5 years of age and discharged at 21. Present capacity of the building is 40. No sewerage and no protection from fire, except precaution. One death from burning. General health good. The children have the common-school course. Receipts and disbursements, $2,000. We are fairly well supported in the care of the children. There is a system of obtaining homes after training, and oversight is kept up by correspondence. The institution greatly needs a hearty financial and moral support and Christian sympathy.

NEWTON FARLAND,
Superintendent.

THOMPSON ORPHANAGE AND TRAINING INSTITUTION, CHARLOTTE.

REV. WALTER J. SMITH, Superintendent. CHARLOTTE, N. C.

This institution is under the control of the Protestant Episcopal Church of North Carolina, with Rev. Walter J. Smith as Superintendent. The present buildings will accommodate 73.

Number of children remaining October 31, 1904	65
Admitted during the year ending October 31, 1905	19
Discharged during the year	12
Placed in families	2
Became self-supporting	4
Returned to parents or friends	6
Died	1
Number remaining October 31, 1905	71

Needy orphan children, native or foreign parentage, received. Age of admission, 3; boys leave at 14; girls at 16. Means of protection from fire, chemicals and two-inch water-pipe; outside steps.

One death by fire. The institution has sewerage, but not used entirely. Excreta is hauled off. Two teachers give ordinary English course. We are well supported in keeping the children well clad, fed, and instructed. There is no system for obtaining homes after finishing the course, and limited oversight of the children who have become self-supporting or placed in families. Receipts and disbursements about the same as last year; receipts about $6,000 each.

REV. WALTER J. SMITH,
Superintendent.

BUNCOMBE COUNTY CHILDREN'S HOME FOR THE WHITE.

ASHEVILLE, N. C.

This Home is for the white children of Buncombe who may become destitute. It is situated in Asheville. Present October 31, 1904, 16. Number remaining November 1, 1905, 14. All control over the child must be given up to the Orphanage. Not received over 14 years old or

outside of the county. Capacity, 40. No special protection from fire. No sewerage. No epidemic or serious illness. County supports the Home. There is a system of placing children out and of oversight of those placed.

BUNCOMBE COUNTY CHILDREN'S HOME FOR THE COLORED.

This institution is supported by the county, and cares for destitute colored children. Capacity, 50. No epidemic. There is a system of placing out and supervision of the children.

LINDLEY TRAINING SCHOOL.

MISS A. E. LEACH, Matron. ASHEVILLE, N. C.

This institution is a Rescue Home for girls. The following is a table of the movement of population:

Number of girls in the Home at last report	12
Number of children	8
Number of girls received during the year	28
Number of children	20
Total in the Home during the year	68
Sent to parents	1
Placed in service	13
Returned to former life	1
Girls in the Home now (April 30, 1905)	16
Children in the Home	19
Babies died	4
Gone with mothers	8
	68

Receipts	$2,242.78
Expenditures	1,913.75
Balance	$ 329.03
Endowment fund	$2,500.00

SACRED HEART ORPHANAGE.

RT. REV. LEO HAID, Superintendent. BELMONT, N. C.

The Roman Catholic Orphanage for girls is located at Belmont, Gaston County, N. C. It is under the control of St. Mary's Catholic Church, with Mother Mary Teresa as Directress.

Number remaining October 31, 1904	20
Admitted during the year ending October 31, 1905	3
Placed in families	0
Died	0
Number remaining October 31, 1905	23

It is open to Catholic girls, and there is no limit as to admission and departure. The capacity of the present building is 40. The institution has sewerage. The health of the girls is very good. They are taught industrial as well as literary courses. The amount of receipts and disbursements for the year ending October 31, 1905, was $374.25. The institution is not well supported, the Sisters of Mercy supplying the deficiency from personal funds. There is no protection from fire. We need some help towards getting fire protection. No oversight after self-supporting.

MOTHER MARY TERESA,
Directress.

THE CHRISTIAN ORPHANAGE.

REV. JAMES L. FOSTER, Secretary. ELON COLLEGE, N. C.

This institution is newly established by the Southern Christian Convention, and is located at Elon College, N. C. It has an elevated site with good drainage with about 116 acres of land. The building is being constructed of brick; it is two stories high with 110 feet front; contains, besides the dormitory rooms, a large chapel and dining-room. It will accommodate about 60 children, with room for the Superintendent and teachers. Both sexes will be received and given the advantage of literary and industrial training. The cost of the institution will be between eight and nine thousand dollars. We hope to accomplish great good in our new undertaking.

REV. JAMES L. FOSTER,
Secretary.

THE NORTH CAROLINA CHILDREN'S HOME SOCIETY.

W. B. STREETER, Superintendent. GREENSBORO, N. C.

This is a private society, and its objects are "to receive and provide for destitute, neglected, ill-treated, abandoned and orphaned white children; to seek out suitable family homes for those who are normal and protect their interests by proper contract and otherwise, and to perform such other acts as will tend to improve the condition of the above-mentioned class of children."

Col. W. H. Osborn is President, with Mr. W. B. Streeter Superintendent. It receives children of both sexes under fifteen years of age and places them in family homes.

	Number.	Total.
Number of children on hand October 31, 1904.....	7	
Received during the year ending October 31, 1905,	55	62
New children placed during the year ending October 31, 1905	50	
Children remaining October 31, 1905.....	12	62
Returned to counties during the year.....	2	
Restored to parents during the year.....	11	
Died in families.....	1	
Adopted	1	
Died previously	1	16
Total number received from the beginning.....	115	
Total number under supervision on October 31, 1905,	99	

APPLICATIONS FOR CHILDREN.

Received	250
Investigated	175
Rejected	65

W. B. STREETER,
Superintendent.

ST. LUKE'S HOME.

MRS. J. W. FOY, Secretary. RALEIGH, N. C.

St. Luke's Home for Aged White Women was established in 1895 by St. Luke's Circle of King's Daughters of Raleigh. Since the opening of the Home 47 old ladies have been cared for. Present November 1, 1904, 10; since admitted, 3. Discharged or died, 0. Present November 1, 1905, 13. Two new rooms have been added during the year.

MRS. J. W. FOY,
Secretary.

THE SALEM HOME.

This institution was founded in 1887, and is controlled and maintained by the Salem Home Association, being members of the Moravian Church. It is located on South Main Street, Salem, and is a Home for old ladies.

Number in charge October 31, 1904.....	12
Admitted during the year.....	1
Died	2
Discharged	1
Remaining October 31, 1905.....	10

There are two comfortable buildings containing 14 rooms, including kitchen and laundry.

MISS ELEANOR DES. SIEWERS,
Secretary.

THE CATHERINE KENNEDY HOME.

WILMINGTON.

The Catherine Kennedy Home is under the auspices of the Ladies' Benevolent Society, which was chartered fifty years ago. The present Home for old ladies was established in 1895, having superseded an older institution. The building has twelve rooms and will accommodate ten inmates. We expect to build another house in the coming year. There are ten applications for admission on file. The property is valued at $12,000 and the entire interests are about $35,000.

Number in charge October 31, 1904	10
Admitted during the year ending October 31, 1905	..
Deaths	..
Number present October 31, 1905	10

MRS. ROGER MOORE,
President L. B. Society.

JUNIOR ORDER HOSPITAL.

J. M. HILLIARD, Secretary. HIGH POINT, N. C.

This institution was organized on April 15, 1905. Head nurse is Miss Josephine Coleman and the Secretary and Treasurer is J. M. Hilliard.

Admitted from April 15 to October 30, 1905	61
Whole number treated	61
Died	2
Discharged	56
Remaining October 31, 1905	6

Mortality upon whole number treated, 3 per cent. Available beds, 13; nurses, 4. Charity patients, 7. Schedule of charges, $10 to $15 per week. No insane or inebriates received. In case of fire, there are water-works with 90 pressure. A dining-room and a kitchen have been erected ten feet from the main building. No appropriation from town or county. Receipts have been $2,579.85 and disbursements $2,475.25. We need an X-ray machine, electric battery, and a large stand for the operating-room.

J. M. HILLIARD,
Secretary.

REX HOSPITAL.

MISS ELINOR PHILLIPS, Superintendent. RALEIGH, N. C.

Rex Hospital was organized in 1894. It is controlled by a corporation known as Trustees of Rex Hospital. It is located at the southern end of Salisbury Street, Raleigh. The Superintendent in charge is Miss Elinor Phillips.

Admitted during the year ending October 31, 1905	375
Discharged	348
Died	27
Remaining February 28, 1905	22

There are 36 available beds; seven nurses. No insane or inebriates treated. Charity patients, 190. Schedule of charges is $15 a week for all private rooms; $7 a week for a bed in the ward. This includes bed, board, and attention from the nurses. Does not include drug bill, physician's fee, surgical dressing, or laundry. The poor within the city limits are treated free.

The Hospital receives $2,000 from the city for the benefit of its poor.

No additions, alterations, or improvements have been made. There are no fire-escapes. The receipts were $6,904.10 and disbursements $6,549.64. An entirely new hospital building is needed.

ELINOR PHILLIPS,
Superintendent.

ST. LEO'S HOSPITAL.

SISTERS OF CHARITY. GREENSBORO, N. C.

This Hospital is the largest in the State, and has been built at a cost of $125,000. It is under the charge of the Sisters of Charity. A full description of the building will be found in the report of 1904. The hospital has not yet been opened for the reception of patients.

ST. PETER'S HOSPITAL.

MISS N. J. LACKLAND, Superintendent. CHARLOTTE, N. C.

This Hospital was organized January, 1878. It is located on North Poplar Street, Charlotte.

Number of patients remaining October 31, 1904	11
Admitted during the year ending October 31, 1905	287
Whole number treated	287
Died	14
Discharged	254
Remaining October 31, 1905	19

Mortality upon the whole number, 5 per cent.

Beds available, 30. Number of nurses, 15. Some cases of alcoholism for temporary treatment; no insane received.

Schedule of charges for pay patients: Room and care, from $7 to $15 per week. City, county, and railroads pay $1 per day for patients admitted by their physicians. An excellent diet kitchen, and screens to

all windows and outer doors have been added. No special protection against fire. City fire department; and water on each floor. Receipts, $8,437.29: disbursements, $8,392.89. Additional room is needed and the Board of Managers is now considering the feasibility of making an addition to the building.

MRS. JANE R. WILKES,
Secretary and Treasurer.

JAMES WALKER MEMORIAL HOSPITAL, WILMINGTON.

DR. J. AKERMAN, Superintendent. WILMINGTON, N. C.

This Hospital was organized in 1902. The present Superintendent is J. Akerman, M. D. A $10,000 annex and a steam laundry have been added this year. The latter at a cost of $1,408.

The following is a table of the movement of population:

Number of patients remaining October 31, 1904	45
Admitted during the year ending October 31, 1905	1,023
Whole number treated year ending October 31, 1905	1,068
Died during year ending October 31, 1905	69
Discharged during year ending October 31, 1905	618
Remaining October 31, 1905	59

Beds available, 76; nurses, 16. The schedule of charges is, for the wards, $7 to $9 per week, and for the rooms, $15 to $20. The county pays $600 per month and the city $400 per month, making $12,000 a year. The needs are a permanent endowment, laboratories, servants' quarters, and a brick ambulance stable.

J. AKERMAN,
Superintendent.

TWIN CITY HOSPITAL, WINSTON-SALEM, N. C.

The Twin City Hospital was organized October 18, 1895. The present Superintendent is Miss Virginia Blount.

The following is the table of movement of population for the year ending October 31, 1905:

	Males.	Females.	Total.
Whole number treated during the year	174	152	326
Discharged	..	..	295
Died	..	..	19
Remaining October 31, 1905	2	10	12

Mortality upon the whole number, 5.82 per cent.

Available beds, 25. Number of nurses, 8. No insane treated. Number of charity patients, 117. Schedule of prices for pay patients, $5, $10, $12.50 and $15.

A new floor has been laid in the operating room. It is a one-story building, and city fire department in case of fire.

Winston gives $1,200 per annum and Salem $400. No portion of the expense is paid by the county.

Receipts were $6,090.13; debt, $1,500.

VIRGINIA BLOUNT,
Superintendent.

ASHEVILLE MISSION HOSPITAL.

MISS CAROLINE MARQUES, Superintendent. ASHEVILLE, N. C.

The Asheville Mission Hospital was organized in 1885. It is located on Charlotte and Woodfin Streets. Miss Caroline Marques, Superintendent.

	Males.	Females.	Total.
Number of patients remaining October 31, 1904	7	7	14
Admitted during the year ending October 31, 1905	..	..	380
Whole number treated	161	233	394
Discharged	156	196	362
Died	9	14	23
Remaining October 31, 1905	4	6	10

Mortality upon the whole number, 7 per cent. Available beds, 40; nurses, 8. Of the patients treated 302 were charity patients. Neither insane nor inebriates are received. The schedule of charges for pay patients is from $5 to $20 per week. The building has been remodeled, and its capacity almost doubled during the year. It has fire-escapes and fire-hose. The city pays $50 and county $45 per month. Disbursements were $7,303.41 and receipts were $7,889.53.

CAROLINE MARQUES,
Superintendent.

WATTS HOSPITAL, DURHAM, N. C.

MISS MARY WYCHE, Superintendent. DURHAM, N. C.

Watts Hospital was established in February, 1895, by Mr. George Watts of Durham. It is located on Main Street. Miss Mary Wyche, Superintendent. The following is a table of the movement of population:

Number of patients remaining October 30, 1904	11
Admitted during the year ending October 30, 1905	246
Whole number treated	257
Died	18
Remaining October 30, 1905	16

Mortality upon the whole number, 7 per cent. Beds available, 21; nurses, 6. The city contributes $200 per month for support. Charity patients, 135. Schedule of charges, $6 to $10 per week. One-story wards, and no special means of protection against fire. Good fire department in the city. No insane treated. Improvements have been the addition of eight private wards, two nurses' rooms, with baths, toilets, etc., at a cost of $10,000.

Receipts, $6,390.35; disbursements, $4,895.93. Balance, $1,494.42.

GEORGE E. WATTS,
President of the Trustees.

ST. AGNES' HOSPITAL AND TRAINING SCHOOL FOR NURSES (COLORED).

MRS. A. B. HUNTER, Superintendent. RALEIGH, N. C.

St. Agnes' Hospital and Training School for Nurses was organized October 18, 1896. Mrs. A. B. Hunter is Superintendent; H. A. Royster, M. D., surgeon in charge; Dr. Catharine P. Hayden, resident physician.

This institution is maintained in connection with St. Augustine's School for the colored race, under the charge of the Protestant Episcopal Church.

It is maintained almost entirely by contributions from Northern people. Charges are very low.

No insane treated. Schedule of charges for pay patients, $3 a week in the wards.

Number of patients remaining May 1, 1904	8
Admitted during the year ending May 1, 1905	137
Whole number treated	145
Died	13
Discharged	120
Remaining May 1, 1905	12

Available beds, 22. Nurses, 10. Probationers, 3.

A fire occurred at the school on Commencement Day, 1904, which seriously threatened the hospital, and it was saved only through heroic effort. The Superintendent at once renewed her plea for a water-tank. Friends came to her aid and a large tank was erected near the hospital, the school was supplied with hose and the young men practiced in fire drill. Through the request of Bishop Cheshire to the Board of Missions a head nurse has been added to the force. The Executive Committee of the Board of Trustees has located a site for a new hospital building; some of the stone has been quarried. The new building will have beds for forty patients, operating, sterilizing and anæsthetic rooms. It is to be erected at a cost of $15,000. On hand, gifts and promises to the amount of $7,000. Money or supplies in kind are needed. There is no help from county or city.

MRS. A. B. HUNTER,
Superintendent.

LEONARD MEDICAL SCHOOL HOSPITAL, SHAW UNIVERSITY (COLORED).

M. D. BOWEN, M. D., Superintendent. RALEIGH, N. C.

The Leonard Medical School of Shaw University was erected in 1885. It is open only during the session of the school from October 1st to April 15th.

	Males.	Females.	Total.
Admitted during the Hospital year ending April 15	13	26	58
Discharged	..	..	51

Mortality upon the whole number treated, 8 per cent. Available beds, 18; nurses, 1; assistants, 1. No insane or inebriates treated. Charity patients, 47. Schedule of pay patients is $1.50 per week. The city fire department, and waterworks on both floors of the building. Receipts have been $66.85; expenditures, $850.

On October 1, a building formerly used as a Missionary Training School in connection with the University was taken for the use of the Hospital. It is convenient and well adapted to hospital purposes, having a bathroom on each floor, reception-room, kitchen, storeroom, in addition to the wards, and separate rooms for patients, containing one and two beds. This is a step in advance, and we hope that it will lead to larger and better accommodations. We hope to enlarge the Hospital and add a Nurses' Training School. We need the aid of the city and county for our charity patients. No aid is now received from city, county, or State. Hereafter the Hospital will be open throughout the year. Next spring it is expected that the Hospital authorities will erect a $20,000 building upon a beautiful site recently purchased.

CHARLES MESERVE,
President Shaw University.

LINCOLN HOSPITAL.

C. H. SHEPARD, M. D., Superintendent. DURHAM, N. C.

This Hospital was organized in October, 1901, for the colored people of Durham. Dr. C. H. Shepard, physician in charge.

	Males.	Females.	Total.
Number of patients remaining October 31, 1904	2	1	3
Admitted during the year ending October 31, 1905	45	56	101
Whole number treated	48	64	112
Died	4	1	5
Discharged	48	47	97
Remaining October 31, 1905	4	..	4

Mortality upon the whole number treated, .045 per cent. Available beds, 18. Nurses, 5. Charity patients, 60. No insane or inebriates received. The schedule of charges is from $2.50 to $3.50 per week. The city gives $50 per month, unconditionally. One extra room for the nurses has been added during the year. No protection from fire, except the city fire department. Receipts and disbursements have been $1,800. The Hospital needs a modern operating table, sterilizer, mattresses, blankets and comforts.

C. H. SHEPARD, M. D.

GOOD SAMARITAN.

ANNA BUCHANAN, Matron. CHARLOTTE, N. C.

The Good Samaritan Hospital was organized in 1891 for the colored people of Charlotte. It is under the management of a board of seven ladies, with Mrs. John Wilkes as President.

Number of patients in charge October 31, 1904	11
Admitted during the year ending October 31, 1905	165
Whole number treated	176
Died	19
Discharged	154
Remaining October 31, 1905	3

Mortality upon the whole number, about 11 per cent. Beds available, 12. Nurses, 3. No insane or inebriates are treated. Practically all were charity patients. Sixty-one paid nothing, and the rest 50 cents to $1 per day. The city, county, and employers pay $1 per day for patients admitted by their physicians. Receipts were $2,296.13; disbursements, $2,287.57. The only protection from fire is the city fire department and water on each floor. The hospital needs insurance; all doors and windows screened at a cost of $200.12; additional beds are needed whenever the management can be assured of maintenance for them.

MRS. JANE R. WILKES,
President Board of Managers.

SLATER HOSPITAL.

A. J. BROWN, Superintendent. WINSTON-SALEM, N. C.

The Slater Hospital is situated in the eastern suburb of Winston-Salem. It is a hospital and a nurses' training school for the colored race.

Admitted during the year from April to October 31, 1905	53
Whole number treated	53
Died	10
Discharged	28
Remaining October 31, 1905	15

Mortality upon the whole number treated, 20 per cent. Beds available, 25. Nurses, 3. No insane or inebriates received. No fire protection, except city fire departments. Thirty-five were charity patients. Schedule of charges: Ward, from $2 to $3 per week; private rooms, $4 to $6. The cities of Winston and Salem give $250 per year, unconditionally.

The well failed and the Hospital was closed from August, 1904, to April 3, 1905, water having been put in during the interim. The mortality is large because the Hospital is a new institution among our people, and few will agree to enter it until near death; but they are learning very fast.

A heating plant for the whole building, conveniences for the operating-room, instruments and bedding are among the special needs.

A. J. BROWN,
Superintendent.

PICKFORD SANITARIUM.

L. A. SCRUGGS, M. D., Manager. SOUTHERN PINES, N. C.

The Pickford Sanitarium is for the care of consumptive negroes. It was organized May 9, 1896, with L. A. Scruggs, M. D., as physician and manager. Number in charge October 31, 1904, 4; since received, 19. Only one death in two years—about 1 per cent. Thirty available beds; 24 now in place.

Receipts from May 1, 1904, to May 1, 1905	$465.76
Disbursements	496.12

No portion of expense paid by municipal or county funds. Endowment of beds and means to meet current expenses needed. No insane patients or inebriates treated. One nurse. No sewerage. No special means of protection against fire.

L. A. SCRUGGS, M. D.,
Manager.

VISITORS OF CHARITIES, 1905.

The following Visitors have resigned during the year, generally through removal from the county: Messrs. T. M. Frizell, Samuel Peterson, H. C. Shultz, Dr. H. G. Chapin, John W. Ward, Dr. N. G. Shaw, Dr. W. H. Steele, J. W. Vaughan, A. M. Croxton, E. C. Brooks, W. R. Bradshaw, and Mrs. W. J. Wescott.

It is with regret that the deaths of the following are announced: Mr. J. M. Griffin of Chatham, W. H. Peterson of Dare, A. S. Heilig of Rowan, Joseph A. Spruill of Tyrrell, and Dr. W. H. Harrell of Martin. These gentlemen were true and faithful to their trust, working for the uplift and betterment of the condition of the unfortunates of their counties.

New Visitors appointed: Messrs. James D. Heilig, J. D. Rast, W. J. Adkins, F. S. Neal, W. A. Farrell, A. P. Terry, Dr. H. McD. Little, R. Furman Jarrett, Mrs. J. H. White, Miss Lily Hill, and Mrs. E. D. Johnston, R. W. King.

Alamance	J. A. Turrentine	Burlington.
	Rev. J. W. Holt	Burlington.
	P. H. Fleming	Burlington.
Alexander	R. F. Cobb	Taylorsville.
Alleghany	E. L. Wagoner	Whitehead.
	F. N. Roupe	Piny Creek.
Anson	W. J. Ferrell	Wadesboro.
	R. L. Henry	Lilesville.
Ashe	G. W. Perkins	Orion.
	R. L. Shoaf	Warrensville.
Beaufort	S. T. Nicholson, M. D	Washington.
	J. M. Gallagher	Washington.
Bertie	Moses B. Gillam	Windsor.
	R. W. Askew	Windsor.
Bladen	F. M. Willis	Elizabethtown.
	J. S. Williamson	Elizabethtown.
Brunswick	J. P. Cox	Bolivia.
Buncombe	C. M. Valentine	Asheville.
	Rev. W. T. Capers	Asheville.
	Rev. T. C. Wetmore	Arden.

Burke	R. T. Claywell	Morganton.
	I. T. Avery	Morganton.
Cabarrus	M. W. Weddington	Concord.
	J. M. Alexander	Concord.
	W. H. Lilly, M. D.	Concord.
Caldwell	J. L. Nelson	Lenoir.
	J. R. Wilson	Lenoir.
	J. V. McCall	Lenoir.
Camden	T. B. Boushall	Belcross.
	George H. Riggs	South Mills.
Carteret	C. P. Dey	Beaufort.
	D. W. Morton	Beaufort.
	James C. Davis	Beaufort.
Caswell	B. F. Graves	Yanceyville.
	S. A. Malloy, M. D.	Yanceyville.
	F. W. Brown	Yanceyville.
	Rev. S. B. Wilson	Yanceyville.
	George Daily	Yanceyville.
Catawba	M. McD. Yount	Cameron.
	J. H. McLelland	Newton.
	Rev. M. A. Abernathy	Newton.
Chatham	G. R. Pilkington	Pittsboro.
	A. P. Terry	Pittsboro.
	W. O. Farrell	Pittsboro.
Cherokee	Rev. Baylus Cade	Murphy.
	D. P. Tate	Murphy.
	T. C. McDonald	Murphy.
Chowan	Rev. R. B. Drane, D. D.	Edenton.
	W. B. Shepard	Edenton.
	Ben. L. Evans	Cisco.
Clay	Prof. L. F. Shuford	Hayesville.
	Rev. E. Myers	Hayesville.
	G. S. Haigler	Hayesville.
	J. S. Carter	Hayesville.
Cleveland	W. W. Washburn	Depew.
	J. F. Roberts	Shelby.
Columbus	R. H. Powell	Whiteville.
	H. C. Moffitt	Whiteville.
	J. L. Memory	Whiteville.
Craven	S. M. Brinson	New Bern.
	H. M. Groves	New Bern.
	H. P. Harding	New Bern.
Cumberland	Rev. Isaac M. Hughes	Fayetteville.
	M. T. Crawford	Fayetteville.
	J. A. MacKethan, M. D.	Fayetteville.

Currituck	E. R. Johnson	Currituck.
Dare	Charles L. Mann	East Lake.
Davidson	James Smith	Lexington.
Davie	James McGuire, M. D	Mocksville.
	H. H. Jordan	Mocksville.
	S. D. Swaim	Mocksville.
Duplin	J. A. Powell	Warsaw.
	D. L. Carlton	Kenansville.
	A. P. Farrior	Kenansville.
Durham	N. A. Ramsay	Durham.
	J. E. Dowd	Durham.
	Thos. M. Stephens	Durham.
Edgecombe	Jas. R. Gaskill	Tarboro.
	E. L. Daughtridge	Rocky Mount.
	W. W. Vick	Battleboro.
	M. J. Battle, M. D	Whitaker.
Forsyth	E. A. Ebert	Winston-Salem.
	Rev. Edward S. Crosland	Winston-Salem.
	John Bynum, M. D	Winston-Salem.
Franklin	M. S. Davis	Louisburg.
	E. C. Jones	Laurel.
Gaston	Prof. J. P. Reid	Gastonia.
	W. C. Thompson	Stanly.
	Professor George	Cherryville.
Gates	Joseph E. Lilly	Gatesville.
	I. W. Certen, M. D	Gatesville.
Graham	W. M. Taylor	Robbinsville.
	W. H. Garrison	Yellow Creek.
Granville	J. S. Hall	Oxford.
	Rev. A. B. Dunaway	Oxford.
Greene	L. V. Morrill	Snow Hill.
	Swift Galloway	Snow Hill.
	Jas. T. Sugg	Snow Hill.
Guilford	Dr. Egbert Smith	Greensboro.
	J. R. Wharton	Greensboro.
	Thos. R. Little	Greensboro.
Halifax	Sterling M. Gary	Halifax.
	H. S. Harrison	Enfield.
Harnett	N. A. Smith	Bradley's Store.
	W. A. Stewart	Dunn.
	A. W. Gregory	Barclaysville.
Haywood	Rev. C. F. Sherrill	Waynesville.
Henderson	J. G. Waldrop, M. D	Hendersonville.
	Rev. G. S. Jones	Hendersonville.
	Thos. J. Rickman	Hendersonville.

Hertford	George Cowper	Winton.
	John W. Taylor, M. D	Union.
Hyde	S. S. Mann	Swan Quarter.
	Greely Bruin	Swan Quarter.
Iredell	L. Harrill, M. D	Statesville.
	Rev. John A. Scott	Statesville.
	P. W. Eagle	Statesville.
Jackson	Thos. A. Cox	Cullowhee.
	Robt. L. Mann	Painter.
Johnston	J. D. Spiers	Smithfield.
Jones	Thomas C. Whitaker	Trenton.
Lenoir	R. L. Wooten	Kinston.
	G. L. Kilpatrick	Kinston.
	S. H. Abbott	Lincolnton.
	Jesse T. Heath	Kinston.
Lincoln	Rev. R. Z. Johnston	Lincolnton.
	S. D. Burgin	Lincolnton.
McDowell	M. M. Sisk	Marion.
	W. F. Craig	Marion.
	B. L. Ashworth, M. D	Marion.
Macon	Rev. J. A. Deal	Franklin.
	Dr. Higgins	Franklin.
	R. F. Jarrett	Franklin.
Madison	M. A. Chandley	Marshall.
	Jesse Wallin, M. D	Marshall.
	V. B. Davis	Marshall.
	Levi Hamlin	Briggsville.
Martin	Wilson G. Lamb	Williamston.
Mecklenburg	M. A. Alexander	Sandifer.
	John McDowell	Charlotte.
	F. S. Neal, R. F. D. No. 8	Charlotte.
Mitchell	J. C. Bowman	Bakersville.
	Samuel D. Peterson	Bakersville.
Montgomery	A. F. Thompson	Troy.
	R. T. Poole	Troy.
	Rev. H. K. Horner	Troy.
Moore	George Humber	Carthage.
	John Campbell	Carthage.
	Gilbert McLeod	Carthage.
Nash	Jas. P. Battle, M. D	Nashville.
	W. H. Proctor	Nashville.
	J. B. Boddie	Nashville.
New Hanover	A. G. Hankins	Wilmington.
	John D. Bellamy, Jr	Wilmington.
	J. T. Kerr	Wilmington.
	R. M. Wescott	Wilmington.

Northampton	J. S. Grant	Jackson.
Onslow	G. H. Simmons	Catherine Lake.
	J. L. Nicholson, M. D	Richlands.
Orange	D. C. Parris, M. D	Hillsboro.
	J. W. Terry	Caldwell Institute.
	A. L. Holden	Hillsboro.
Pamlico	Z. V. Rawls	Pamlico.
	W. T. Caho	Bayboro.
	R. L. Woodard	Pamlico.
Pasquotank	Rev. Louis L. Williams	Elizabeth City.
	Prof. S. C. Sheep	Elizabeth City.
	J. C. Commander	Elizabeth City.
Pender	W. M. Hand	Burgaw.
	E. Porter, M. D	Rocky Point.
Perquimans	T. S. McMullen	Hertford.
	B. S. Lassiter	Hertford.
Person	W. W. Kitchin	Roxboro.
	C. H. Hunter	Roxboro.
	W. T. Bradsher	Roxboro.
Pitt	H. Harding	Greenville.
	A. J. Moye	Greenville.
Polk	T. C. Croker	Columbus.
	Rev. William H. Perry	Mill Spring.
Randolph	John T. Brittain	Asheboro.
	W. N. Elder	Maud.
	W. J. Moore, M. D	Asheboro.
Richmond	W. R. Coppedge	Rockingham.
Robeson	W. A. Smith	Red Banks.
	John T. Biggs	Lumberton.
Rockingham	D. Lawson Withers	Wentworth.
	E. R. Ellington	Madison.
Rowan	F. J. Murdoch, D. D	Salisbury.
	H. T. Trantham	Salisbury.
	James D. Heilig	Salisbury.
Rutherford	T. B. Twitty, M. D	Rutherfordton.
	E. B. Harris, M. D	Rutherfordton.
	W. A. Thompson, D. D. S	Rutherfordton.
Sampson	Robert M. Mann	Clinton.
Scotland	L. P. Gibson	Elmore.
	D. D. Gibson	Gibson.
	Alex. Jones	Hasty.
	A. F. Patterson	Old Hundred, R. F. D.
	R. G. Kendrick, Jr	Laurinburg.
Stanly	S. H. Milton	Albemarle.
	R. E. Austin	Albemarle.

Stokes	Pinckney Oliver	King.
	W. J. Adkins	Red Shoals.
Surry	John R. Woltz, M. D	Dobson.
	J. R. Lewellyn	Dobson.
	J. R. Paddison	Mt. Airy.
Swain	W. M. Taylor	Bryson City.
	J. S. Elmore	Bryson City.
	Samuel B. Gibson	Swain.
Transylvania	R. H. Zachary	Jeptha.
	J. M. Hamlin	Brevard.
Tyrrell	J. C. Meekins, Sr	Columbia.
	T. L. Jones	Columbia.
Union	John M. Blair	Monroe.
	J. D. Rast	Monroe.
Vance	Melville Dorsey	Henderson.
	H. M. Hight	Bobbitt.
	F. R. Harris	Henderson.
Wake	Prof. I. C. Blair	Raleigh.
	John A. Mills	Raleigh.
Warren	P. H. Allen	Warrenton.
	H. J. White	Warrenton.
	H. B. Hunter	Warrenton.
Washington	Col. W. F. Beasley	Plymouth.
	W. Fletcher Ausbon	Plymouth.
Watauga	H. McD. Little, M. D	Boone.
Wayne	M. L. Lee	Goldsboro.
	Rev. F. W. Farries	Goldsboro.
Wilkes	R. A. Spainhour	North Wilkesboro.
	George Doughton, M. D	North Wilkesboro.
	R. A. Deal	Wilkesboro.
Wilson	J. Edwin Woodard	Wilson.
	W. M. Farmer	Wilson.
Yadkin	Rev. S. S. May	Algood.
	R. C. Puryear	Yadkinville.
Yancey	Jas. F. Hyatt	Burnsville.
	J. J. Furguson	Bald Creek.

AUXILIARY VISITORS, 1905.

Alleghany	Mrs. Nannie J. Jones	Sparta.
Anson	Mrs. W. J. Huntley	Wadesboro.
Beaufort	Miss Jennie T. Bragaw	Washington.
	Mrs. C. M. Brown	Washington.
Bertie	Mrs. Francis D. Winston	Windsor.
	Miss Alice B. Outlaw	Windsor.
Buncombe	Mrs. William Turner	Asheville.

Burke	Mrs. John T. Perkins	Morganton.
	Mrs. M. N. Erwin	Morganton.
Cabarrus	Mrs. G. T. Crowell	Concord.
	Mrs. C. E. Craven	Concord.
Caldwell	Miss Florence Johnson	Lenoir.
	Miss Isabel M. Richmond	Lenoir.
Carteret	Mrs. W. H. Hendrick	Beaufort.
Caswell	Miss Samuella Graves	Yanceyville.
	Mrs. T. P. Womack	Yanceyville.
Catawba	Miss Etta Moose	Newton.
	Miss Mattie Cochrane	Newton.
Chowan	Mrs. W. D. Pruden	Edenton.
Chatham	Mrs. H. A. London	Pittsboro.
	Miss Lilly Hill	Pittsboro.
Cleveland	Mrs. Mat. Houser	Shelby.
Columbus	Mrs. J. J. Williamson	Whiteville.
Craven	Mrs. J. A. Meadows	New Bern.
	Mrs. S. H. Brinson	New Bern.
Cumberland	Mrs. T. D. Haigh	Fayetteville.
Dare	Mrs. W. G. Forbes	Manteo.
Davidson	Mrs. Charles A. Hunt, Sr.	Lexington.
Davie	Mrs. A. M. Nail	Mocksville.
Duplin	Mrs. A. P. Farrior	Kenansville.
Durham	Mrs. W. W. Shaw	Durham.
	Mrs. F. L. Hunter	Durham.
Forsyth	Mrs. Henry E. Fries	Winston-Salem.
	Mrs. R. B. Glenn	Winston-Salem.
Franklin	Mrs. Frank Egerton	Louisburg.
Gaston	Mrs. J. C. Puett	Dallas.
Gates	Mrs. C. B. Norfleet	Gatesville.
Greene	Mrs. L. V. Morrill	Snow Hill.
	Miss Iola Exum	Snow Hill.
Guilford	Mrs. H. H. Osborn	Greensboro.
Halifax	Mrs. J. W. Morgan	Weldon.
Haywood	Mrs. M. J. Branner	Waynesville.
	Mrs. W. W. Stringfield	Waynesville.
Henderson	Mrs. Lila R. Barnwell	Hendersonville.
Hyde	Mrs. Greely Bruin	Swan Quarter.
Iredell	Mrs. A. L. Coble	Statesville.
	Mrs. D. A. Miller	Statesville.
McDowell	Miss Alice D. Pratt	Marion.
	Miss Rena Neal	Marion.
Macon	Mrs. John C. Wright	Franklin.
	Mrs. L. M. Rankin	Franklin.
	Mrs. Ethel Deal Johnston	Franklin.

Madison	Mrs. P. M. Hudgins	Marshall.
	Mrs. J. H. White	Marshall.
Martin	Miss Hattie K. Thrower	Williamston.
Mecklenburg	Mrs. S. W. Reid	Charlotte.
	Mrs. H. M. Wilder	Charlotte.
Mitchell	Mrs. Nora B. Anderson	Bakersville.
Montgomery	Miss Dora Wade	Troy.
	Mrs. E. J. Parker	Troy.
Moore	Mrs. J. G. Downing	Carthage.
Onslow	Mrs. Mary F. Scott	Jacksonville.
Pamlico	Mrs. Charles Babbitt	Bayboro.
Pasquotank	Mrs. N. R. Zimmerman	Elizabeth City.
	Mrs. L. L. Williams	Elizabeth City.
Person	Mrs. John A. Noell	Roxboro.
Polk	Mrs. W. H. Perry	Mill Spring.
Richmond	Mrs. M. H. Russell	Rockingham.
Robeson	Mrs. J. P. McNeill	Lumberton.
Rutherford	Mrs. S. E. Wolfe	Rutherfordton.
	Mrs. A. L. Grayson	Rutherfordton.
Sampson	Mrs. T. L. Hubbard	Clinton.
Scotland	Mrs. Walter McEachin	Laurinburg.
	Miss Effie McRae	Laurinburg.
Stokes	Mrs. R. H. R. Blair	Danbury.
Surry	Miss Kathleen F. Lindley	Dobson.
	Miss Mary Marshall	White Plains.
Swain	Mrs. A. M. Bennett	Bryson City.
Tyrrell	Mrs. B. V. McClees	Columbia.
Wake	Mrs. E. E. Moffitt	Raleigh.
	Mrs. I. C. Blair	Raleigh.
Warren	Mrs. J. B. W. Jones	Warrenton.
	Mrs. Henry A. Boyd	Warrenton.
Wayne	Miss Mary C. Borden	Goldsboro.
	Mrs. W. R. Hollowell	Goldsboro.
Wilson	Mrs. Albert Anderson	Wilson.
	Miss Alice Wright	Wilson.
Yadkin	Miss Julia Holt	Yadkinville.

COUNTY HOMES, 1905.

CONDITION OF BUILDINGS.

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
Anson.	Beaufort.	Alexander.	Alamance.	Dare.
Mecklenburg.	Bertie.	Buncombe.	Ashe.	Madison.
	Burke.	Bladen.	Duplin.	
	Chatham.	Cabarrus.	Caldwell.	
	Chowan.	Camden.	Clay.	
	Columbus.	Cherokee.	McDowell (new site bought for building).	
	Edgecombe.	Davidson.		
	Gaston (new).	Forsyth.		
	Guilford.	Gates.	Transylvania.	
	Henderson.	Lincoln.	Yancey.	
	Moore.	Macon.		
	New Hanover (too small).	Montgomery.		
		Robeson.		
	Orange.	Rowan.		
	Pamlico.	Rutherford.		
	Pasquotank.	Stokes.		
	Randolph.	Watauga.		
	Richmond.	Yadkin.		
	Scotland.			
No Home.	Stanly.			
Carteret.	Wake.			
Currituck.	Warren.			
Graham.	Washington.			
Onslow.	Wayne.			
Polk.	Wilson.			

COUNTY HOMES, 1905.

MANAGEMENT.

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
Anson.	Beaufort.	Alamance.	Dare (improved).	Yancey.
Warren.	Bertie.	Alexander.		
Washington.	Buncombe.	Ashe.	Duplin.	
	Burke.	Cherokee.	Transylvania.	
	Cabarrus.	Clay.		
	Camden.	Forsyth.		
	Caldwell.	McDowell.		
	Chatham.	Madison.		
	Columbus.	Montgomery.		
	Chowan.	Robeson.		
	Davidson.	Stokes.		
	Edgecombe.	Wake.		
	Gaston.			
	Gates.			

COUNTY HOMES—MANAGEMENT—*continued.*

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
	Guilford.			
	Henderson.			
	Lincoln.			
	Macon.			
	Mecklenburg.			
	Moore.			
	New Hanover.			
	Orange.			
	Pamlico.			
	Pasquotank.			
	Pitt.			
	Randolph.			
	Richmond.			
	Rowan.			
	Rutherford.			
	Scotland.			
	Stanly.			
	Wake.			
	Watauga.			
	Wayne.			
	Wilson.			
	Yadkin.			

COUNTY JAILS, 1905.

BUILDINGS.

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
Stokes (new).	Anson.	Alamance.	Clay.	Dare.
	Beaufort.	Alexander.	Columbus.	Madison (to build).
	Bertie.	Carteret (improved).	Gates.	
	Buncombe (too small).	Cherokee.		
	Cabarrus.	Duplin.		
	Caldwell.	Forsyth (small).		
	Camden.	Gates (improved).		
	Chatham.	Lincoln.		
	Chowan (remodeled).	Montgomery.		
	Edgecombe.	Orange (to be repaired).		
	Gaston.	Onslow.		
	Graham.	Pamlico.		
	Guilford.	Rowan (small).		
	Haywood.	Transylvania.		
	Henderson.	Wake.		
	McDowell.			
	Macon.			

COUNTY JAILS—BUILDINGS—*continued.*

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
	Martin.	Yancey.		
	Moore.			
	New Hanover (small).			
	Orange.			
	Pasquotank.			
	Polk.			
	Randolph.			
	Richmond.			
	Rutherford.			
	Scotland.			
	Stanly.			
	Warren.			
	Washington.			
	Watauga.			
	Wayne.			
	Wilson.			
	Yadkin.			

COUNTY JAILS, 1905.

MANAGEMENT.

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
	Anson.	Alexander.	Yancey.	
	Beaufort.	Cabarrus.		
	Bertie.	Carteret (improved).		
	Buncombe.	Duplin.		
	Caldwell.	Forsyth.		
	Chatham.	Graham.		
	Cherokee.	Guilford.		
	Chowan.	Madison.		
	Clay.	Montgomery.		
	Columbus.	Scotland.		
	Gaston.	Transylvania.		
	Gates.	Warren.		
	Haywood.	Wake.		
	Henderson.			
	Lincoln.			
	McDowell.			
	Macon.			
	Moore.			
	New Hanover.			
	Orange.			
	Onslow.			
	Pamlico.			
	Pasquotank.			

COUNTY JAILS—MANAGEMENT—*continued.*

Excellent.	*Good.*	*Fair.*	*Inferior.*	*Bad.*
	Polk.			
	Randolph.			
	Richmond.			
	Rutherford.			
	Stanly.			
	Stokes.			
	Washington.			
	Watauga.			
	Wayne.			
	Wilson.			
	Yadkin.			

COUNTY HOMES.

ALAMANCE.

The Home is as heretofore reported in regard to buildings, etc. Can accommodate 40. Now in charge: whites, 11; colored, 11; total, 22. Able to work, 1 negro man; bedridden, 1 negro woman. In confinement: white women, 4, insane; idiotic, 1 negro child. Wholesome food in variety. Cost per capita weekly, $1.75. The Superintendent is J. H. Tarpley (Graham); salary $300 per year with board and lodging for himself and family. He is a satisfactory officer. Dr. H. R. Moore (Burlington) is the physician at $100 per annum. Number of inmates on September 1, 1904, 23; since admitted to March 1, 1905, 3; died, 2; discharged, 2. Sick well cared for, but no regular nurse; inmates wait upon each other.

The premises and kitchen in good condition. Fifty-seven acres in the farm. Houses are shaded and enclosed by a wire fence. Children: whites, 3; colored, 1. Steps have been taken to place one in a private home. Fifty-five persons are aided outside of the Home at an average of $1.50 per month. Three inmates have been punished by confinement when unruly. Prayer-meetings by lay members, and Sunday-school literature distributed to those who can read.

General impression of the management is favorable.

Remarks.—A lack of record at the Home is very manifest, and is felt very keenly by your committee.

P. H. FLEMING,
REV. J. W. HOLT,
J. A. TURRENTINE.

Received April 11, 1905.

SECOND REPORT.

Buildings and farm as heretofore reported. Now in charge: whites, 8; colored, 9; total, 17. Insane, 1; bedridden, 1; nearly all weak-minded. The Superintendent is J. H. Tarpley (Graham); salary $25 per month and board of family. The physician is George W. Long, M. D.; salary, $150 per year. Number in charge on March 1, 1905, 20; since admitted to September 1, none; died, 2; discharged, 1. One idiotic child. Confined for a short time as punishment. Outdoor relief is given to 56 persons at an average of $1.50 monthly. General impression of the management favorable.

P. H. FLEMING,
REV. J. W. HOLT,
J. A. TURRENTINE.

Received November 9, 1905.

ALEXANDER.

The Home is three miles from the county-seat. There are 3 buildings with 2, 3, and 6 rooms respectively, and a dining-room. Two windows to a room. Well water and open fires. No protection from fire. Can accommodate 30. Now in charge: whites, 20; colored, 2; total, 22. Able to work, 12; bedridden, 2. No insane. No children. Good food. Per capita cost monthly, $5.40. The Superintendent receives 28 cents per day for each inmate and the use of the farm. The physician is J. C. Carson, M. D. Number of inmates in charge March 1, 1905, 12; since admitted up to September 1, 1905, 4; died, 2; discharged, 2. The sick are well cared for. The grounds are high, well drained, and in good condition. Kitchen fairly well kept. Sixty-two acres of poor land, but lying well; 25 acres in cultivation; 2 cows. Crops are corn, peas, and cotton. Partly shaded. Religious services once in a great while; not as often as should be. There is no system of outdoor relief. Management is as good as circumstances permit, but not as good as it should be.

September 9, 1905. R. F. COBB.

ANSON.

In June a large, commodious, and comfortable Home was completed in Anson County at a cost of $12,200. The buildings are located on a beautiful site a short distance from Wadesboro, fronting on the public road. All who have observed them have been struck with the taste and good judgment displayed by those who conceived the plans. The main building is 2 stories high, and contains 6 rooms and a commodious chapel. The rooms are for the keeper to live in. There are 2 rows of 1-story cottages containing 6 rooms each. One of these rows is intended for whites and the other for the colored inmates. There are two large airy infirmaries in each row. For males and females respectively. There are separate dining-rooms for the races, and a cook-room and storage room in another 1-story building. In addition to the above, there are two smaller buildings, in each of which there will be cells for insane persons, a bathroom and closet. The buildings, all of which are constructed of brick and nicely finished on the inside, form a hollow square, the keeper's residence being located in the center. The cottages all have galleries along their fronts and are connected with the dining-rooms, bathrooms, etc., by covered ways, which will add greatly to the health and convenience of the inmates in bad weather. W. J. FERRELL.

Received June 30, 1905.

ASHE.

The buildings, etc., as heretofore reported. Now in charge: 15 whites. Able to do light work, 4; bedridden, 1; insane, 2; idiotic, 1. No children. A sufficient amount of plain food at a cost of 77 cents weekly.

The keeper is Mac Goodman (Grimsley). His pay is 11 cents per day for each, in money, and the use of the farm. The physician is Dr. Blevins (Jefferson). The sick are not well cared for. No religious services. No outdoor relief. General impression of the management is unfavorable. G. W. PERKINS.

Received August 15, 1905.

SECOND REPORT.

There are 3 buildings, 16x32 feet, 2 rooms each. Also 2 16x18 feet. Log and frame buildings. Ventilated by windows. No protection from fire. Spring water. Can accommodate 40. Now in charge: 16. Bedridden or helpless, 5. None insane. Two children, one to be placed elsewhere. Cost per capita monthly, $5.75. Superintendent is J. M. Goodman (Grimsley). Physician, Dr. Blevins (Jefferson). Number in charge March 1, 1905, 20; since admitted to September, 3; discharged, 7. The sick are well cared for. The premises are not well arranged, are in poor condition. One hundred acres of land. Outdoor relief at an average of $1 to $3. General impression of the management unfavorable.

I did not have time to visit the Home. G. W. PERKINS.

Received October 6, 1905.

BEAUFORT.

The Home is situated one and a half miles from the town. Seven buildings. Six rooms in the large building, 4 and 2 in the other 1-story frame cottage. Ventilation by windows and doors. Protected by fire buckets and insurance. Stoves and open fires. Can accommodate 25. Now in charge: whites, 8; colored, 6; total, 14. One helpless—blind. One insane. The food is varied, well cooked and nicely served. Average weekly per capita, $1.40. The Superintendent is Cornelius Jackson. He receives 20 cents per capita daily. County furnishes free lights and nurse. County Superintendent is the physician, salary, $200 per annum. Number died during the 6 months from September to March 1, 1905, 3; discharged, 1. The sick are well cared for. Premises excellent and well kept. Kitchen clean as a pin. Twenty-five acres, 10 in cultivation. Shaded. Religious services by various denominations. No children. Seventy-five receive outdoor relief. General impression of the management favorable. J. M. GALLAGHER.

Received April 12, 1905.

BERTIE.

The buildings are as previously reported. No special means for protection against fire. Springs and wells. Open fires. Sufficient room to accommodate all applying. Two bedridden. Weekly per capita is $2. J. F. Phelps (Windsor) is the Superintendent. Salary, $300 per annum

and board of family. Physician is H. V. Dunston (Windsor). The sick well cared for. Premises in good condition. The land is poor, about 50 or 60 acres in cultivation. Crops are corn, cotton, and peanuts. General impression of the management favorable.

Received May 12, 1905. MOSES B. GILLAM.

BLADEN.

The Home is two miles from the county-seat, situated on a sandhill. Four houses 15x30 feet, built of wood; 2 rooms each, ventilated by windows, doors, and cracks. No protection from fire. Spring water. Open fires. Can accommodate 16 to 20; now in charge, 5 whites. No insane. The keeper is Mrs. Nancy Ward (Elizabethtown). She receives $3 each per month. The physician is Leslie Evans, M. D. (Clarkton). The sick are well cared for. There are 1,500 acres of land belonging to the Home; two or three hundred in cultivation. Crops used for the poor. Occasional religious services. General impression favorable.

Received May 16, 1905.

BURKE.

The buildings are all new—erected within the last year. Three double frame buildings; fireplace and 2 windows to each room; 6 rooms. They are beautifully located in an oak grove on a knoll 3 miles from Morganton. Screens over the fireplaces where there is any danger from fire, and the buildings are 100 feet apart. Well. Open fires. Now in charge: 18 whites and 4 colored; total, 22. Two helpless; none confined. Vegetables, meat, coffee, butter, molasses, beef, and any kind of food a sick patient needs. Cost, $3 per week.

The Superintendent is C. E. Tate (Morganton, R. F. D. No. 2). He receives $4.50 per month for each inmate and the use of the farm. The physician is Dr. J. L. Laxton. Three dollars per visit. The sick are well cared for. The buildings being new are neat and clean, well arranged and located. One hundred acres of rather poor land with pine timber. Twenty-two acres in cultivation. One horse, cows, and hogs. Religious services once a month. Bibles, but only one inmate who can read. Two idiot negro children. Outdoor relief to 25.

Remarks.—The County Home is well located, well kept. Close attention is given the Home and the inmates by the Board. All new buildings—erected within the last twelve months. R. T. CLAYWELL.

Received December 1, 1905.

CABARRUS.

The Home is as heretofore as to buildings, etc. Now in charge: 15 whites, 9 colored; total, 24. Two can do light housework. Six insane, 2 confined. Good food—milk, butter, meat, vegetables, etc. Cost, $1.25

per week, in addition to the produce of the farm. The Superintendent is John W. Cook (Concord); pay, $35 per month and board of family. He is satisfactory. Physician is Dr. R. S. Young (Concord); receives $2.50 per visit. In charge March 1, 1905, 27; since received to September, 1905, 9; died, 4. Sick well cared for. Premises in fair condition. Kitchen good. Crops are corn, wheat, oats, etc., used on the farm. Five cows, 2 mules, and hogs. Shaded. Religious services once a month. One crippled child. Outdoor relief to 50 at $1.90 per month. General impression favorable.

J. M. ALEXANDER,
W. H. LILLY,
W. M. WEDDINGTON,
MRS. C. E. CRAVEN,
MRS. G. T. CROWELL.

Received January 2, 1906.

CALDWELL.

The Home is as previously reported in regard to buildings and farm. The Superintendent is Granville Sherrill (Lenoir). He receives $5 per month for each inmate and the use of the farm. Dr. W. P. Ivey is the physician; paid by the visit. In charge, 5; three able to do light work. The sick are well cared for. The kitchen in good condition. Outdoor relief to 45 at an average cost of $2 per month. Other items as reported heretofore. Impression favorable. J. V. MCCALL.

Received April 10, 1905.

SECOND REPORT.

No change since last report. No insane, no children. General impression very good. J. V. MCCALL.

Received November 8, 1905.

CAMDEN.

The Home is three miles from the county-seat. Three frame buildings, 4 rooms each. Well and pump. No fire protection except buckets. Stoves and open fires. Can accommodate 20; now in charge: 1 white and 1 black. No insane; no children. The keeper gets $12.50 in money per month. Only a garden in cultivation. Number in charge March 1, 1905, 3; died, 1. The sick are well cared for. The physician is paid by the visit. There is a church near. About 12 or 15 persons are given from $1 to $5 per month during the winter, which is cut off in the warm weather, when employment can be obtained. GEORGE H. RIGGS.

Received October 14, 1905.

CARTERET.

There is no Home in Carteret. Outdoor relief is given from $1.50 to $5 per month, and sometimes they are boarded in private families.

Received September 15, 1905. D. W. MORTON.

CHATHAM.

The Home is unchanged as to buildings. Now in charge: whites, 25; colored, 14; total, 39. Bedridden, 2; insane, 3. Two children with their mother. Good substantial food at a weekly per capita cost of $1.50. The Superintendent is William Ward; salary, $200, with board of family. Physician, T. A. Kirkman, M. D. (Lyndhurst); receives $120 per year. Number in charge September 1, 1904, 42; discharged, 4; died, 6; admitted to March 1, 1905, 6. Premises neat; kitchen well kept. One hundred and twenty-five acres in cultivation; 3 mules, 10 cows, 21 hogs. Crops used for the inmates. Religious services in a special room once a week. Twelve have been locked up by the Superintendent for disobedience. Outdoor relief to 120 at an average of $1.50 per month. General impression of the management very good.

G. R. PILKINGTON,
J. M. GRIFFIN.

Received June 20, 1905.

CHEROKEE.

The Home is 4 miles from the county-seat. There are 4 buildings—2 frame and 2 built of logs. Four rooms in 1 and two in each of the other 3. Ventilated by windows and doors. Open fires and heaters. Spring and well water. No protection against fire. Can accommodate 10. In charge, 2 whites. None bedridden or insane; no children. Good plain food. The keeper is N. D. McDonald; he receives $5 per month and the farm. The physician is B. B. Manney, M. D.; receives $75 for services to the county institutions. Number in charge September 1, 1904, 3; died, 1. Premises not well arranged, and buildings dilapidated. Kitchen fair. Three hundred and seventy-five acres; 30 in cultivation. Rye and corn raised used at the Home. No religious services. Sixteen receive help from the county at $1.50 to $2 per month. Impression of the management favorable.

D. P. TATE.

Received March 24, 1905.

CHOWAN.

There has been no change in buildings and farm. A new Superintendent, Miles M. Harrell, has the place made vacant by the death of the last keeper. In charge: white, 1; colored, 3. Sufficient amount of ordinary fare. Number in charge September 1, 1904, 3; since admitted to March 1, 4; died, 1; discharged, 2. Extra help is provided in case of sickness. The keeper's wife uses her own kitchen for the Home. No children. Outdoor relief to 12 at an average per capita of $1.70 per month.

REV. R. B. DRANE,
W. B. SHEPARD.

Received June 1, 1905.

SECOND REPORT.

Buildings, etc., as heretofore reported. Now in charge: white, 1; colored, 4; 2 insane. Sufficient food, prepared by the keeper's wife. Miles M. Harrell (Cisco) is the Superintendent; $12 per month and paid for extra service; total about $200 per annum. Physician is Dr. J. Parker; receives $80 per year, including medicines. Admitted during six months, 3; died, 2; discharged, 1, improved. No provision for religious services. No children. Outdoor relief to 15 at an average of $1.73 per month. General impression favorable. ROBT. M. DRANE.

Received January 29, 1906.

CLAY.

The Home is a 1-story building 50x18 feet with 5 rooms. The keeper is obliged to live in the same house with the inmates. Can accommodate 4. Now in charge: 1 male, 1 female, white. None bedridden; none insane; no children. Good substantial food. The keeper is O. L. Scroggs (Hayesville); receives $5.25 per month for each inmate. P. B. Killian is physician; receives $25 per year. None admitted, died, or discharged from September 1, 1904, to March 1, 1905. Building not in very good condition. Kitchen good. Seventy-five acres; 18 in cultivation. No shade. No religious services. No outdoor relief. Impression of the management favorable.

Remarks.—The building needs improving. Should have bedding so others can be admitted. A separate building for the keeper and his family. The county has not furnished any accommodation for the comfort of the inmates except bedding. Well and outbuilding are in very bad condition. L. F. SHUFORD,

Received February 16, 1905. REV. E. MYERS.

COLUMBUS.

The Home is as previously reported as to buildings. Now in charge: whites, 9; colored, 1; total, 10. Two bedridden; 2 insane. Sufficient supply of good food, including vegetables raised on the farm. Average per capita weekly cost, $2. Number in charge September 1, 1905, 10; admitted to March 1, 1905, 15; died, 5; discharged, 10. No children. A nurse is hired in case of sickness. Kitchen in good condition. Well shaded and the premises nicely kept. Religious services by the ministers. The Superintendent is Ed. Swartz (Whiteville); salary $50 per month; no perquisites. He is a very satisfactory officer. Physician is H. B. Maxwell (Whiteville); $10 per month. Outdoor relief to 40 at $2.80 per head.

Remarks.—The Home has just been repainted, inside and out, and presents a very neat appearance. The sanitary condition of the premises is fine; the yards are clean, and the whole place looks well. All the products of the farm are used for the benefit of the Home.

R. H. POWELL,

Received October 21, 1905. H. C. MOFFITT.

CUMBERLAND.

The Home is 7 miles from Fayetteville. Seven frame buildings. Three are 16x32 feet; one 16x40, one 16x20, one 30x46, and a 2-story 6-room house occupied by the Superintendent. Well. Open fires. No special protection from fire. Now in charge: whites, 6; colored, 7; total, 13. Six helpless; 2 insane white females returned from the hospital as harmless incurables. Good plain food at a cost of $1.50 per week above the products of the farm. The Superintendent is Alex. Leslie (R. F. D. No. 3, Fayetteville); salary, $45 per month. The physician is Dr. A. S. Rose (Fayetteville); pay, $25 per month. Admitted in six months, 2. The sick are well cared for. The location is ideal. Some buildings out of repair, but steps have already been taken to have them put in order. Kitchen in good condition. One hundred and eighty acres of good land; 40 in cultivation; mules, cows, hogs, and chickens. Shaded. Religious services two or three times a month. Bibles, but only one or two can read. No children. Outdoor relief to 108 at $1.50 to $2 per month. General impression favorable. MRS. D. T. HAIGH.

Received December 7, 1905.

DARE.

There has been no change since the last report.

Received March 20, 1905. JOHN W. WARD.

DAVIDSON.

No change in the buildings since the last report. Can accommodate 40; now in charge: whites, 24; colored, 2; total, 26. Bedridden, 1; confined, 2, imbecile. Sufficient ordinary food. Cost, 12 cents per day. The keeper gets $3.60 per inmate. The physicians are Hill & Hill; salary, $100 per year. Number in the Home on September 1, 1904, 28; since admitted, 6; died, 5 (consumption and heart failure). The sick are well cared for. Premises in fair condition; some repairs needed. Kitchen good. One hundred and eight acres, 10 or 12 in cultivation. Crops for the use of the keeper. Shaded. No religious services. No children. Outdoor relief to 60 at $2 per month. General impression of the management favorable. JAMES SMITH.

Received April 7, 1905.

SECOND REPORT.

Three miles from the county-seat are the buildings of the Home, 6 in number, some frame and some brick; 16 rooms in all, and the rooms about 16 feet square. Ventilated by doors and windows. Open fires. Well. In charge: whites, 26; colored, 1; total, 27. Two bedridden or helpless. Some confined at times. All more or less feeble-minded. Sufficient amount of food. The keeper is David Crotts (Lexington). Num-

ber in charge March 1, 1905, 27. Since admitted to September 1, 1904, 4; died, 2; discharged, 2. Buildings are out of repair. Kitchen good. Fifteen acres in cultivation. No provision for religious services; building was destroyed by fire. Other items as reported.

Received October 31, 1905. JAMES SMITH.

DUPLIN.

No change whatever in any respect since the last report.

May 18, 1905. A. P. FARRIOR.

EDGECOMBE.

The Home is unchanged as to buildings, etc. Can accommodate 40; now in charge: whites, 11; colored, 18; total, 29. None helpless. Confined, 1, insane. Good food at a cost of 60 cents per week and the produce of the farm. W. T. Gorham is Superintendent (Tarboro). He receives $300 per year. The physician is Dr. W. J. Thigpen; salary, $300 per annum. Number in charge September 1, 1904, 25; since admitted to March 1, 1905, 6; died, 4. Sick are well cared for. Premises in most excellent condition. Kitchen very good. Four hundred and fifty acres, 100 in cultivation; mules, hogs, and cow. No provision for religious services. Two babies, twins. Outdoor relief to some. General impression of management very favorable.

Received May 15, 1905. JAMES R. GASKILL.

SECOND REPORT.

Buildings, etc., as heretofore reported. Now in charge: whites, 9; colored, 18; total, 27. Confined, 4, insane. Plenty of good food at $2 per week. The Superintendent receives $30 per month. The physician, S. N. Harrell, M. D.; $25 per month. Number in charge March 1, 1905, 30; since admitted to September 1, 1905, 6; died, 1; discharged, 7. No children. Outdoor relief to 100; cost at present $100 per month. Other items as reported. JAMES R. GASKILL.

Received September 15, 1905.

FORSYTH.

A new house has been erected for the keeper, which gives more room for the inmates. The Home is 3 miles from Winston. Three brick and 5 frame buildings. Pump. Open fires. Stoves. Two insane confined; 3 idiotic. No children. Other items as previously reported.

Remarks.—Our County Commissioners are considering the enlargement and very decided improvement of the Home, which I think will be commenced in the early spring. E. A. EBERT,

Received October 1, 1905. *Chairman.*

GASTON.

The Home is 1 mile from the county-seat. The main building has 24 large rooms and 6 small frame buildings, two rooms each. Ventilated by the windows and doors. Bucket brigade. Water from deep well, force-pump. The main structure is heated by steam; others open fires. Can accommodate 50. Now in charge: colored, 10; whites, 12; total, 22. Bedridden, 2; insane, none. Each race served meals on separate table. Weekly per capita cost of food is $1.25. The Superintendent is A. M. Millen (Dallas); salary, board of family and $400 per year. The physician is H. F. Glenn (Gastonia). He receives $400 per annum and furnishes the medicines. Died in six months, 3; discharged, 2. The sick are well cared for. Premises in good condition and kitchen excellent. Seventy acres of land, which is poor, but being improved; 40 in cultivation; 2 mules. Corn, potatoes, and vegetables raised. The Home is in a beautiful pine grove. Frequent religious services. No children. Outdoor relief to 40 or 50, who draw from $3 to $5 per month.

Remarks.—The county has just completed a 24-room brick Home, well lighted, ventilated, and heated by steam, at a cost of $7,000. The new manager is improving the Home, and in a few years it will probably be self-sustaining. The new building is used for the white inmates, the wooden buildings formerly occupied by the inmates being used for the negroes.

The citizens are very proud, indeed, of the manner in which their county is caring for the poor and infirm. PROF. J. P. REID.

May 13, 1905.

SECOND REPORT.

The Home is unchanged since the last report. Number in charge: 11 whites; 9 colored; total, 20. Helpless or bedridden, 6; insane, 2; idiotic, 3 white and 1 colored boy; total, 4. Number in charge March, 1905, 20; since admitted to September 1, 1905, 3; died, 2; discharged, 1. Outdoor relief to more persons than are in the Home. General impression of the management favorable. PROF. J. P. REID.

Received September 7, 1905.

GATES.

The Home is as heretofore reported. Now in charge: 3 whites; 5 colored. Helpless, 2; no insane. The Superintendent is J. P. Blanchard (Gatesville); receives $3.25 each per month and the use of the farm. The physician is W. O. P. Lee, M. D. (Reynoldson); salary, $50 per annum. The keeper is paid extra for care of the sick. It is in a fair condition; a new building built since the last report. One hundred and three acres; crops: cotton, corn, peanuts, and vegetables. No religious services. Those who can read have religious literature. No children. Outdoor relief to 1 at $3 per month. General impression of the management favorable.

Remarks.—The management of the present keeper is very good.

Received May 2, 1905. J. E. LILLEY.

SECOND REPORT.

The Home is as heretofore reported. Present: 2 whites, and 3 negroes. No insane. Average weekly cost of maintenance of each inmate, 81 cents. Number in charge March 1, 1905, 8; since admitted, 0; died, 3.

Remarks.—The inmates like the Superintendent and we could not find a better man. J. E. LILLEY.

Received September 27, 1905.

GRAHAM.

There is no Home in Graham County. W. H. GARRISON.

Received October 4, 1905.

GUILFORD.

The Home is as reported heretofore in regard to buildings. Well water. Open fires. Can accommodate 50 or more. Now in charge: 18 whites; 20 colored; total, 38. Seven are helpless, 2 insane. Cost about $1,500 per annum. S. G. Scott (Greensboro) is the Superintendent. He gets $300 a year, and his wife receives $102. The physician is Edmund Harrison, M. D.; salary $66.66⅔ per month. Number in charge September 1, 1904, 33; died, 3. The sick are well cared for. The premises are well arranged, in good condition and repair. Kitchen good. Four hundred acres of medium land; 100 in cultivation; 3 horses, 14 cows, hogs and chickens. Crops are corn, wheat, oats, and potatoes. Occasional religious services. Two colored orphans, four years old. Mild punishment occasionally. No outdoor relief. General impression of the management favorable. REV. EGBERT SMITH.

Received April 1, 1905.

HENDERSON.

The Home is as heretofore reported, except two new rooms have been added. Now in charge, 10 whites. The kitchen is excellent. General impression of the management is favorable.

J. G. WALDROP, M. D.,

Received June 1, 1905. MRS. LILA R. BARNWELL.

SECOND REPORT.

The Home is as heretofore reported. Open fires. In charge: 10 whites, 1 white insane woman, confined. Ample supply of good food. Dr. J. G. Waldrop is the physician. No deaths since last report. There is a small farm, very good buildings, and kitchen in good condition. No children. Outdoor relief to 30 at from $2 to $4 per month. General impression good.

Remarks.—We hope to make a sale of the present property and move the Home nearer to town, which will be much more suitable.

Received September 10, 1905. MRS. LILA R. BARNWELL.

LINCOLN.

The Home is as heretofore reported. Now in charge, 18. Andrew Gilbert (Lincolnton) is Superintendent. He receives $3.50 per capita monthly. The physician is J. W. Saine, M. D. (Lincolnton); salary, $120 per year. Number in charge September 1, 1904, 19; since admitted, 2; died, 3. Occasional religious services.

Remarks.—Authority has been given for a change of location. This has not been acted on. There is opposition and a location nearer town hard to obtain. REV. R. Z. JOHNSTON.

Received March 20, 1905.

SECOND REPORT.

The Home is 5 miles from the county-seat. Now in charge: 13 whites and 4 blacks. None confined. No insane. Andrew Gilbert; salary $3.35 per month for each. Physician is R. W. Petree, $15 per month and furnishes the medicine. Number in charge March 1, 1905, 21; since reported, 2; died, 2. Premises not in very good condition. No religious services. No children. Twenty-five receive outdoor relief at $2 per month. General impression not altogether favorable.

Received September 25, 1905. REV. R. Z. JOHNSTON.

MACON.

The Home is as heretofore reported. Now in charge, 5; 1 bedridden; none insane. The keeper is Sol. Jacobs (Franklin); S. H. Lyle, M. D., is the physician; salary $100 per annum. Number in charge September 1, 1904, 7; since admitted to March 1, 1905, 2; died, 2. Premises in good condition and kitchen good. Twenty acres in cultivation; 3 horses and 3 cows. Religious services once a month on Sunday. No children. Outdoor relief to 16 at an average of $2.72 per month. General impression good.

REV. J. A. DEAL,
G. H. HIGGINS,
R. FURMAN JARRETT,
E. D. JOHNSTON,
MRS. J. C. WRIGHT,
MRS. L. M. RANKIN.

Received May 30, 1905.

SECOND REPORT.

The Home is unchanged. Now in charge, 5 whites; none insane. Good substantial food. Solomon Jacobs is Superintendent; receives $5 per month for each inmate, besides farm products. About 20 receive outdoor relief. Religious services by the Episcopal minister. General impression of the management good.

REV. J. A. DEAL,
W. H. HIGGINS,
R. F. JARRETT.

Received September 13, 1905.

MADISON.

The Home is a disgrace to the county. The poor are fed well enough, but as for comforts or conveniences, there are none. The houses, or rather rooms, are deplorable. MRS. M. G. HUDGINS.

Received April 1, 1905.

McDOWELL.

No special protection from fire; open fires. Spring, well. Now in charge: 3 white; 3 black. Per capita cost $4.90, except 1 at $6 and 1 at $7.50. J. C. Morgan, keeper; pay, $38 per month, with products of the farm. B. L. Ashworth, physician. One hundred acres of poor land. Religious services. One idiotic white girl. Outdoor relief at $1.50. General impression not very good.

We learn that during the very cold weather the little idiotic white girl was placed in the same room with an old negro woman in order to take care of the girl, but in a separate bed. They have been separated and all whites and colored now occupy separate houses.

W. F. CRAIG,

March 23, 1905. M. M. SISK.

SECOND REPORT.

No change since the last report. Now in charge: 3 black, and 3 whites. One white insane female confined. Per capita cost per month, $1.66. The keeper is Joseph Poteat; pay, $20 per month. Physician is Dr. B. L. Ashworth; salary, $100 per year. Admitted in six months, 2; died, 1; discharged, 2. Sick well cared for. Kitchen in good condition. No children. Outdoor relief to 6 at $1.50 per month. General impression favorable.

Remarks.—The Board of County Commissioners have purchased a farm for $5,500. A contract has been let for the erection of new buildings to be completed and ready for occupancy by December 18.

W. F. CRAIG,
M. M. SISK,

Received September 17, 1905. B. L. ASHWORTH.

MONTGOMERY.

The Home is as heretofore reported. Now in charge: 8 whites and 2 colored; total, 10. None confined. Ordinary food, such as is furnished on a farm. The Superintendent is W. R. Howell; salary, $60 per year for each inmate. Dr. M. P. Blair is the physician; salary, $50 per annum. Number in charge September 1, 1904, 16; since admitted, none; died, 3; discharged, 3. The sick are well cared for. Occasional religious services. One idiotic child.

Remarks.—The houses have been re-covered and re-floored since the last report.

Received April 29, 1905.

MOORE.

The Home is about 2 miles from the county-seat. Six 1-story cottages; frame; rooms 16x16 feet. Open fire and porch to each. Buildings are 80 feet apart. Now in charge: 8 whites and 5 colored. Six helpless; four insane. As much plain wholesome food as they want at $2 per week. Samuel D. Stewart is the keeper at $7.50 per month each, and the use of the farm. Dr. Gilbert McLeod is the physician; $25 for a monthly visit; $1.50 for each additional visit. Admitted in the six months, 3; died, 1; discharged, 1. Premises neat; in good repair. The place would be benefited by a little more paint and shade trees. One hundred and sixty acres, rather poor land. No children. No religious services. Some outdoor relief. General impression favorable.

Received May 22, 1905.

NEW HANOVER.

The Home is as heretofore reported. Can accommodate 78. Now in charge: white, 2; colored, 14; total, 16. One confined, insane; 4 imbeciles. As much food as the inmates want: meat, bread, and vegetables. The Superintendent is F. A. Montgomery; salary based upon the products of the farm. Physician is Dr. W. D. McMillan (Wilmington); salary, $100 per month. Died in six months, 3; discharged, 6; ran away, 2. There is no special nurse for the sick, but apparently they are well cared for. Premises in good condition. One hundred acres. Fine hogs, chickens, and mules. Shaded. Ashes saved. Occasional religious services. No children. The county appropriates from $125 to $150 per month for the outside poor.

Remarks.—Since the last report a new Superintendent has been appointed owing to the failing health of Mr. Chadwick.

Mr. Montgomery is a practical farmer and a kind, humane man. It gives me pleasure to see his kind and genial manner to the poor unfortunate inmates. He has a word of good cheer for all and seems "to be the right man in the right place." A. G. HANKINS.

Received May 28, 1905.

SECOND REPORT.

The Home is situated 2 miles from the city in a healthy, dry location. There are 14 rooms for whites, 13 for the colored, 3 in the hospital, 9 in the insane ward, and 4 in the kitchen, 5 in the stockade. Windows and transoms over the doors for ventilation. Fire-extinguisher. Cistern and pumps. Steam heated and open fires. Now in charge: 5 whites and 14 colored; total, 19. Two confined, insane. Good food. F. A. Montgomery, Superintendent; salary $70 per month. Dr. McMillan is physician. Admitted in six months, 12; died, 5; 2 discharged; 2 left of their own accord. Between 200 and 400 acres, 100 in cultivation. No children. One person whipped ordinarily by the keeper for running away. General impression favorable.

Remarks.—We have made a careful investigation, the keeper giving us all possible information. There are so many in the Home who are old and infirm and some who are not themselves, it makes it impossible for it to be kept just exactly satisfactory to the keeper and the public. We believe all is done by the keeper for their comfort that can be under the circumstances.

J. T. KERR,
R. M. WESCOTT.

Received September 22, 1905.

ONSLOW.

There is no County Home in Onslow.

ORANGE.

The Home is 5 miles from Hillsboro. Two 1-story brick buildings, 60x18 feet. One frame kitchen and 1 frame Superintendent's house. Two wells and a spring of excellent water. Open fires. Can accommodate 36. Now in charge: 12 whites and 8 colored; total, 20. None confined. Bread, milk, fruit, meat, and vegetables furnished. Cost, per month, $4.50 per capita. The Superintendent is R. D. Bain (Eland); salary, $350 per year, no perquisities. C. D. Jones is the physician; paid by the visit. Sick well cared for. The premises are well arranged and attractive. Kitchen fairly good. Four hundred acres of land; 200 in cultivation. Mules, cows, hogs, and fowls. Crops are wheat, oats, corn, vegetables, etc. Shaded. Attend religious services in the neighborhood. No children. Outdoor relief to 30 at $1.25 per month. General impression favorable.

D. C. PARRIS, M. D.,
A. L. HOLDEN.

Received March 24, 1905.

SECOND REPORT.

The Home is as heretofore reported. Now in charge: 14 whites; 6 colored; total, 20. Helpless or bedridden, 12. None confined. A general variety of food and as much as the inmates want is allowed them. Admitted in six months, 4; died, 4; discharged, 1. The sick are fairly well cared for; no attendant. Buildings moderately well arranged, but a good deal out of repair. No children. One unruly negro was confined in a room for awhile; since been discharged. Outdoor relief to 31 at $1.10 per month. General impression favorable.

Remarks.—We respectfully recommend that a dining-room be added to the kitchen, and all inmates who are able to go, take their meals at the dining-room table. Better service for the meals of those not able to go to the table is recommended. A cooking range is badly needed. An attendant for the sick is also a want. Living-rooms should be made more cheerful.

D. C. PARRIS, M. D.,
A. L. HOLDEN.

Received September 19, 1905.

PAMLICO.

The Home has three buildings, 30x40 feet. Ventilated by windows and doors. Well water. Open fires. In charge: 6 whites, 1 black. None confined. Good food, not limited in supply. Cost $1.50 per week. Superintendent is George W. Reel (Bayboro); salary as keeper, $9 per month. Physician is Dr. H. P. Underhill; paid by the visit. None admitted in six months; died, 1. The sick are well cared for. Premises well arranged. Kitchen in good condition. One acre in cultivation. Not as well shaded as should be. A church is near the Home, which the inmates attend. No children. Outdoor relief to 21 at $2.12 per month. General impression favorable.

Received May 31, 1905.

SECOND REPORT.

The Home is as heretofore reported; no change.

Received September 28, 1905.

PASQUOTANK.

The Home is as heretofore reported as to buildings. Now in charge: 12 whites, 13 colored; total, 25. Two white idiots confined. Ample supply of food. The Superintendent is Isaiah Cartwright (Elizabeth City). Physician is John B. Griggs, M. D. (Elizabeth City). Admitted in six months, 9; died, 4; discharged, 3. The sick are cared for by the other inmates. Premises well arranged; kitchen in good condition. Not shaded. One child, born in the Home. Sometimes confined for punishment. Outdoor relief to 44 at $2 per month. General impression favorable. REV. LOUIS L. WILLIAMS.

Received April 20, 1905.

SECOND REPORT.

The Home is unchanged as to buildings, etc. Now in charge: 11 whites, 9 colored; total, 20. Two insane. The Superintendent receives $200 and board for himself and family. Admitted in six months, 6; died, 8; discharged, 6. Buildings in good repair. Outdoor relief to 46 at $1.75 per month. Other items as previously reported.

Received September 17, 1905. REV. LOUIS L. WILLIAMS.

ROBESON.

The Home is 1¼ miles from the county-seat. Six buildings: 4 for inmates, 1 for insane, and the keeper's dwelling. Four rooms in the asylum, 2 each in the other houses. Ventilated by windows and doors. Pump. Open fires. Nine whites and 4 blacks; 2 helpless. Fed from the keeper's table. The Superintendent receives $6.50 per inmate, use of 5 acres of land and a cow. The physician is Dr. H. T. Pope (Lumberton).

Receives $9 per month. None admitted in the six months; died 1. No regular attendant upon the sick; well cared for. Premises in good condition; kitchen very good. Twenty-eight acres good land. Crops are corn and garden products, used for the inmates. Occasional religious services. One little negro girl. No outdoor relief. J. T. BIGGS.

Received January 17, 1906.

PITT.

The Home is 5 miles from Greenville. Buildings as heretofore reported. Well. Open fires. Now in charge: 19 whites, 3 colored; total, 22. Helpless, 9. One insane, confined. Good wholesome food at a cost of $1.50 per week. The keeper receives $25 per month and board. Address is R. F. D. No. 3, Greenville. Dr. J. E. Nobles is the physician, at $25 per month. Admitted during six months, 3; died, 2. The sick are well cared for. Premises well arranged and kitchen good. One hundred and eighty acres of land; 20 in cultivation. Religious services. One child. No outdoor relief. The general impression of the management is favorable. R. W. KING.

Received December 28, 1905.

POLK.

The county has no Home for the aged and infirm. The poor are boarded in a private farm-house. Two whites in charge; $4.50 per month is paid for each. They eat at the keeper's table. The physician is Dr. Kinworthy (Tryon City); salary $50 per year. Three persons receive outdoor relief at $2, $2.50, and $5.00 per month. The paupers fare about like the keeper and his family. The house and 5 pauper inmates were destroyed by fire since the last report, hence only 2 now in charge.

Received April 5, 1905.

RANDOLPH.

The Home is 5 miles from Asheboro. Well. Stoves, heaters, and open fires. W. J. Delk (Bulla) is the Superintendent. He is satisfactory. Physician is Dr. W. J. Moore (Asheboro). Shaded. Crops are corn, sweet potatoes, and vegetables, and some fruit. W. J. GREGSON.

Received September 6, 1905.

RICHMOND.

The Home is as heretofore reported as to buildings, etc. Helpless, 2; no insane. Food is fair. J. P. Hadley (Rockingham) is the Superintendent; salary, $200. He is satisfactory. Physician is L. D. McPhail, M. D.; pay, $300 per annum. Died, 5; now in charge, 19. Sick well

cared for. General impression of the premises very fair. Kitchen in good condition. One hundred and thirty-five acres; 50 in cultivation; 1 mule. Shaded. Ashes saved. Religious services by different ministers. One paralytic child. Outdoor relief to 75 averaging $4 per quarter. General impression favorable. W. H. STEELE, M. D.

Received June 10, 1905.

ROWAN.

The Home is 3 miles from Salisbury. A new building containing a kitchen and a dining-hall for each race has been built. Heaters. Now in charge: 15 whites and 3 colored; total, 18. One semi-insane man locked up at night. All they will eat at the table is allowed them. Cost about $4 per capita, monthly. The keeper is Theodore D. Brown; pay, $15 per month and house. Physician is Dr. Crump; salary $400 per annum. Admitted in six months, 15; died, 2; discharged, 11. Yes, the sick are well cared for. There is an attendant for them. Premises in good repair. Kitchen in good condition. One hundred and fifty acres of very poor land; 3 acres in cultivation. Shaded. No provision for religious services. One child, 3½ years old with her mother. Outdoor relief to 42 at $1 per month. The general impression of the management is favorable. REV. F. J. MURDOCH.

Received March 31, 1905.

SECOND REPORT.

The Home is unchanged as to buildings, etc. Mrs. J. S. Pattuson took charge as keeper May 1. Address Salisbury, R. F. D. No. 3. She receives $15 per month, house and fire-wood. The physician is Dr. J. S. Brown; salary for county work, $300 per year. Number of inmates in charge: 11 whites, 3 colored; total, 14. Admitted in six months, 9; died, none; discharged, 8; left of their own accord, 3. A Methodist preacher has held services twice in the last six months. Three children. Mrs. Pattuson keeps the white child at her house. The two negro children are with their mother, who is an inmate. Some outdoor relief. General impression very favorable. REV. F. J. MURDOCH.

Received October 25, 1905.

RUTHERFORD.

The Home is 3 miles from the county-seat. Well. Open fires. Other items as previously reported. Can accommodate 35. Now in charge, 23; of these 19 whites, 4 colored. Confined: 1 black and 2 whites, insane; 1 feeble-minded. Plenty of good food. John F. Edwards is the keeper; receives $200 a year and board of family. Dr. T. B. Twitty is the physician; paid by the visit. Admitted in six months, 5; discharged, 3, and several sent to the asylum; died, 2 (one epileptic had a fit and fell

in a tub and was drowned). The sick well cared for. Shaded. Ashes saved. Occasional services held by Presbyterian minister. Three children, 1 negro and 2 whites; have been trying to get them in the orphanage. Inmates are locked up sometimes when unruly. Outdoor relief to about 5 at $1.50 per month. General impression favorable.

E. B. HARRIS, M. D.,
T. B. TWITTY, M. D.,
W. A. THOMPSON, M. D.

Received March 22, 1905.

SCOTLAND.

The Home is 3½ miles from Laurinburg. Three 2-room cottages, 16x20 feet; frame. Doors and windows for ventilation. Pump. Open fires. Can accommodate 12. Now in charge, 3 whites. Good food, the same as that of the keeper; cost $1.25 per week. Keeper's wife does the cooking. The Superintendent is C. J. Brown (Laurinburg); pay, $25 per month and board for self and family. The physician is Dr. A. W. Hammer (Laurinburg). None admitted in six months; died, none. The sick are well cared for. Hire a nurse when necessary. New buildings. One hundred acres in cultivation; mules, cow, and hogs. Crops are corn, cotton, peas, potatoes, and oats. New trees just planted. Ashes saved. The keeper of the Home takes the inmates to church as often as practicable. No children. Some outdoor relief. General impression favorable.

R. G. KENDRICK, JR.

Received September 25, 1905.

STANLY.

The Home is as previously reported in regard to buildings, etc. Now in charge, 11 whites; 3 idiots; none confined. Good substantial food at a cost of $1 per capita, weekly. Keeper is W. J. Underwood (Albemarle); pay, $19 per month and board of self and family. The physician is Dr. J. N. Anderson (Albemarle); paid by the visit. None admitted during the last two months; died, 1; discharged, 2. Sick well cared for. Houses nearly new and fairly well arranged. Kitchen in fair condition. Corn, wheat, oats, rye, and vegetables raised. Two mules, hogs, and cattle. Some young shade trees. Religious services once a month. No children. Outdoor relief to 31 at an average of $1.80 per month.

Remarks.—We beg to say that our County Home farm is in a nice state of cultivation. The former keeper was a good farmer, and on leaving the Home left everything in good condition. His successor, Mr. W. J. Underwood, has the name of being a good farmer, and we hope to find it so, but as yet we cannot tell about it. We find the live-stock in good order. We hope to keep improving until the Home is self-supporting. We found the keeper willing to make report, but found no record of admission, deaths, and discharges, as we think should be kept.

S. H. MILTON, *Chairman.*

Received September 29, 1905.

R. E. AUSTIN.

STOKES.

The Home is 2 miles from the county-seat. Two frame buildings; one nearly new with 6 rooms. Spring. Open fires. One insane man confined. Good substantial food. Cost per capita, monthly, $5; W. R. Stephens (Meadows) is the Superintendent; Dr. J. Walter Neal is the physician at a salary of $100 for county work. Sick receive reasonable attention. Thirty acres in the farm, which is for the use of the keeper. Occasional religious services. Outdoor relief to 70 at from 50 cents to $2 per month. General impression favorable. REV. P. OLIVER.

Received April 7, 1905.

SECOND REPORT.

No changes in buildings, etc. Now in charge: 10 whites, 5 colored. Seven helpless, one confined, insane. Admitted in six months, 6; died, 4; discharged, 4. The sick are well cared for. Premises look dilapidated. Kitchen neat and clean. Twenty acres in cultivation. Crops are tobacco, corn, wheat, and rye, for the benefit of the Home. No shade. Occasional religious services. Two children, one an idiot and the other very small. Outdoor relief to 41, average $1 per month. General impression favorable. MRS. R. H. R. BLAIR,

Received September 25, 1905. MRS. M. T. CHILTON.

TRANSYLVANIA.

The Home is as heretofore in regard to buildings, etc. Now in charge, 4 whites; no insane. Average weekly per capita, $1.50. Admitted in six months, 1; died, none. One child. Outdoor relief to 14 at an average of $5 per month.

Remarks.—The grand jury reported the sick not well cared for. The case in court has been postponed until August term.

Received April 19, 1905. J. H. HAMLIN.

TYRRELL.

The Home is about half a mile from the court-house. One 6-room frame building with small outbuildings. Well. Open fires. One in the Home. The one in charge is insane. The same food as the keeper's. Cost about $3 per month. The keeper is M. H. Gurken (Columbia); pay in cash with land. No regular physician. Admitted in six months, 1; died, 2. The sick are well cared for. Premises in good condition. Kitchen good. Four acres of cleared land and 10 not cleared. Partly shaded. No religious services. No children. Outdoor relief to 5 from $1.25 per month to $4. General impression favorable.

Remarks.—Our county has been very much blessed. While we have no very wealthy people, our folks are generally industrious and raise their own pork, beef and bread, and have plenty of turkey for Christmas and other big occasions. J. C. MEEKINS, SR.

Received December 13, 1905.

WAKE.

The Home is as heretofore as to buildings, etc. Now in charge: 34 whites, 36 colored. Helpless or bedridden, 23; insane and confined, 4. A dozen or more idiotic or feeble-minded. Bacon, ½ pound; pork, ¾ pound; beef 1 pound, per day. No special allowance for meal or vegetables. Four quarts of flour per week each. Cost per month, $4. Superintendent is W. F. Black (Raleigh, R. F. D. No. 1); pay, $400 per year and board for self and family. He is a satisfactory officer. The physician is Dr. W. McGee, Jr. (Raleigh); $500 per year. Admitted in six months, 16; died, 4; discharged, 12. The sick might be cared for better. No regular attendant. Seven hundred and fifty acres of good land; 175 in cultivation; 6 mules, 10 cows, and 36 hogs. Crops are cotton, corn, and vegetables; used for the Home. Shaded. Religious services once a month for the whites and once for the colored. Two children, idiotic. Outdoor relief to 120 at an average of $1 per month. General impression favorable.

Remarks.—We recommend that an infirmary be built so the sick can be better cared for. The cottages for the inmates are all old-style buildings, with but one small window in each. We recommend that they be better ventilated. The majority of the inmates being in poor condition, physically, makes it more necessary that they have plenty of fresh air.

I. C. BLAIR, *Chairman.*

Received August 26, 1905. JOHN A. MILLS.

WARREN.

The Home is as heretofore reported. Now in charge: 7 whites, 13 colored; total, 20. Confined, 1 insane; she has been discharged from the asylum, but has another attack. The Superintendent is John S. Davis (Warrenton); pay, $6 per month for each inmate, and the use of the farm. Dr. S. B. Perry is the physician; salary, $25 per month. Admitted in six months, 7; died, 3; discharged, 5. The sick are well cared for. Premises neat and clean. Kitchen excellent. Partly shaded. No religious services. One white girl, 5 years old, with the mother, who is an inmate. Outdoor relief to 73 at $1.20 per month. General impression very favorable.

Remarks.—The little white girl is bright and should be put in an orphan asylum as soon as may be done. She will be six years old in December. We think that the county is to be congratulated upon obtaining the services of the Superintendent, who is kind and attentive to the inmates and provides amply for their necessities and comfort. We would be derelict in our duty if we failed to mention that he is ably assisted by his excellent wife.

V. L. PENDLETON,
BETTIE N. BOYD,
P. H. ALLEN,
J. A. HUDGINS,

Received April 10, 1905. H. J. WHITE.

SECOND REPORT.

The Home is as heretofore reported. Now in charge: 7 whites; 11 colored; total, 18. Confined, 1, insane. The physician is P. J. Macon (Warrenton); salary $240 per annum. Admitted in six months, 5; died, 3; discharged, 6. The sick are well cared for. Condition of premises and kitchen good. One child. Outdoor relief to 72 at an average rate of $1.23 per month.

Remarks.—Our Superintendent is very popular with the inmates. We do not think we could get a better one.

P. H. ALLEN,
R. B. BOYD,
J. A. HUDGINS.

Received October 21, 1905.

WASHINGTON.

The Home is less than a mile from the county-seat. Now in charge: 5 negroes, 2 whites. No insane. Good food. Weekly per capita, $2.50. The Superintendent is Herman Gurkin; salary, $200 and house. Dr. W. H. Ward (Plymouth) is the physician; pay by the visit. Admitted in six months, 2; died, 2. The sick well cared for. Premises in splendid condition. Kitchen excellent. Sixteen acres of ordinary land. Small part in cultivation. Partly shaded. Occasional religious services. No outdoor relief. General impression very favorable.

Remarks.—I am still proud of this Home. It was constructed as I advised, on the cottage system, and is a success. It is about the only monument I'll ever get.

W. F. BEASLEY, *Chairman.*

Received May 22, 1905.

WATAUGA.

The Home is situated at the foot of Rich Mountain, 3 miles from the county-seat. Three 1-story frame buildings, 36x18 feet; two rooms each. Spring. Open fires. Now in charge: 8 whites, 2 colored; total, 10. None confined; 1 inmate idiotic. All that they desire of good wholesome food. Per capita weekly cost, $1.50. Riley Hodges (Adams) is the Superintendent; pay, $4.50 per month for each inmate, and the use of the farm. The physician is H. McD. Little, M. D.; paid by the visit. Admitted in six months, 1; died, none. Premises well arranged; not very neat and somewhat out of repair. Kitchen in good condition. One hundred acres of fairly good land; 75 in cultivation. No religious services. One colored child, mother is an inmate; no steps have been taken to place him in an orphanage. Outdoor relief to 40 at $1.50 per month. General impression favorable.

H. McD. LITTLE, M. D.

Received June 7, 1905.

SECOND REPORT.

The Home is as heretofore reported. Now in charge: 8 whites and 1 colored. Two insane. No children. Other items as heretofore reported. Impression favorable. H. McD. LITTLE, M. D.

Received October 4, 1905.

WAYNE.

Remarks.—There is nothing new to report from the Home for the Aged and Infirm. The general conditions are much the same the year round. The inmates have always been supplied with an abundance of wholesome food and I am glad and gratified to know that they enjoy some luxuries as well. M. L. LEE.

Received September 5, 1905.

WILSON.

No change of any consequence since the last report.

Received September 5, 1905. W. M. FARMER.

SECOND REPORT.

I believe that the jail, County Home, and camp are all as well managed in every way as we could possibly expect, and the management will compare favorably with the best managed of the kind elsewhere in the State. W. M. FARMER.

Received September 19, 1905.

YADKIN.

The Home is as previously reported as to buildings. Now in charge: 36 whites, 4 colored. Helpless, 2; 3 insane, but none confined. Such food as the country people use. Cost $2 per month each, with products of the farm. The keeper receives $24 per year for each inmate, and the use of the farm. Admitted in six months, 7; died, 1. Sick well cared for. Premises in good condition; kitchen neat. One hundred and eighty acres; 50 in cultivation. Crops are corn, oats, wheat, etc. Three children not capable of caring for themselves.

Remarks.—I think that there are too many inmates at the Home, and if there is not more house-room furnished for them they will have a tough time during the hot summer months. R. C. PURYEAR,

Received March 30, 1905. MISS JULIA P. HOLT.

SECOND REPORT.

No change since the last report. Now in charge: 27 whites and 4 colored. None confined. The physician is M. A. Royal (Yadkinville).

Number in the Home March 1, 1905, 40; since admitted to September 1, 1; died, 2; discharged, 9. Two children, one white and one colored.

Remarks.—We think that the inmates are well treated. Other items as previously reported.

R. C. PURYEAR,
MISS JULIA P. HOLT.

Received October 6, 1905.

YANCEY.

The Home is 6 miles from the county-seat. One frame building 14x16 feet, 3 rooms. Spring. Open fires. Now in charge, 3. No insane. Reasonable amount of plain food. The keeper is William Rolling (Wilhite); pay, $100 per year. Building out of repair; kitchen in bad condition. Sixty acres of poor land; 5 in cultivation; 2 mules, 2 cows. No shade. No religious services. No children. No outdoor relief. General impression bad.

JAS. J. FERGUSON.

Received October 30, 1905.

COUNTY PRISONS.

ALAMANCE.

The prison is as heretofore reported as to building. The wooden inside shutters are closed at night. Windows fitted with sash and glass. Water three times a day. A sufficient quantity of food from the keeper's table. Coffee for breakfast. The jail is swept and scrubbed when needed. Tin pan, towel and soap furnished for bathing. Required to wash. No vermin. No punishment. No religious services. Now confined: 1 white male, 1 colored male; total, 2. Confined during six months: 3 white and 11 colored males; total, 14. No deaths.

Remarks.—We do not think the prison adequate for present demands. Ventilation and light insufficient, in our judgment. The work of this committee is hampered by lack of a permanent record.

P. H. FLEMING,
REV. J. W. HOLT,
J. A. TURRENTINE.

Received April 11, 1905.

SECOND REPORT.

No change since the last report. Now in charge: white males, 4; black males, 3; black female, 1; total, 8. During six months: 17 white males, 33 colored males; total, 50. No deaths. A record is kept, but it is very unsatisfactory. General impression favorable.

Remarks.—We found the jail in about the same condition as at our last report. The County Commissioners inform us that the jail will be improved at an early date.

JEREMIAH W. HOLT,
P. H. FLEMING,
J. A. TURRENTINE.

Received November 9, 1905.

ALEXANDER.

The jail is brick, 2 stories, and 6 cells. No fire protection. Cells are 9x11 and 8x9. Open fires. Some suffering in cold weather. Mattress, blanket, and two comforts furnished. Sexes separated. Good food and water as needed. Coffee for breakfast. No provision for bathing. Little done for the cleanliness of the jail. Excreta removed daily. Free of vermin. No intoxicating liquors allowed; no religious services. Now confined: 2 whites, 1 colored. During six months, 3. No deaths. Impression unfavorable.

Remarks.—There should be plenty of lime applied to remove filth. There should be some religious literature at the command of the prisoners, and religious services at least once in three months. This is a small county and the prison is often without an inmate.

Received September 9, 1905.

R. F. COBB.

ASHE.

The prison is as heretofore reported. None confined. No deaths. Sometimes overcrowded with Federal prisoners. The management of the jail is fair.

Received August 15, 1905.

SECOND REPORT.

The jail is brick, 2 stories; the jailer occupies the first floor and the prisoners the upper rooms; 12 feet square. Stoves. No suffering from cold. Cell for males and the room for females. Water at all times. All the food needed and coffee. Excreta removed from the room; from the cell by pipe. No religious services. No intoxicating liquors. Now confined: 3 white males. During six months were confined: 9 white males, 1 colored. No death. General impression of the management favorable.

Remarks.—A better jail is needed; it is not large enough. Should be better water-works and bathing arrangements.

Received October 6, 1905.

BEAUFORT.

The prison is built of brick; fire-proof and city fire department. It is 40x40 feet, two stories. Cells 7x7 to hold 4. Ventilated otherwise than by windows. Heaters. Sufficient bedding. Sexes separated. Water-works. Ample allowance of food. Cleaned and scoured every week. Bath tub. Usually free of vermin. No intoxicating liquors. Occasional religious services. Now confined: 1 colored woman, insane; 1 white male, 6 colored males; total, 8. During six months no deaths.

Received April 12, 1905.

BERTIE.

The prison is built of brick. Not fire-proof. Two stories, 8 cells, and 2 rooms. Sexes separated. Stoves. No suffering in cold weather. Water twice a day. Two good meals and coffee. Bath tub. Sewerage. Free of vermin. No intoxicating liquors. No religious services. Now confined, none. During six months, 8. No deaths. General impression of the management favorable. MOSES B. GILLAM.

Received May 12, 1905.

BUNCOMBE.

The prison is brick; fire-proof, and a hydrant in each cell. It is 35x50 feet, three stories in front, 13 cells about 6x8. Ventilated otherwise than by windows. Stoves. No suffering from cold; some complaint in the early morning before the fires are running. Usually sufficient

amount of bedding. Sexes separated. Two good meals a day, hot coffee for breakfast and soup for dinner. Sink in each cell; one bath-room for the entire jail; bathing not compulsory. Sewerage. Some vermin in the cells of the colored; none in those of the whites. No intoxicating liquors allowed. Religious services nearly every Sunday. Now confined: 8 white males, 7 white females, 6 colored males, 7 colored females; total, 28. During the month of November, 1904, there were 178 county and 49 Federal prisoners; total, 227; greatest number at one time, 107. Died, 1 insane man. Not crowded now, but badly crowded previous to court in December. General impression of the management is favorable.

Remarks.—Your committee find that the capacity of the jail is entirely overtaxed. The building is inadequate. Its capacity is from 40 to 50, and within a few days of rendering this report we find that 107 unfortunates were confined at one time; of this number 25 were Federal prisoners. We earnestly protest against the Buncombe jail being used for Federal prisoners when it results in overcrowding. We recommend that steps be taken to remedy this evil.

W. T. CAPERS,
J. C. M. VALENTINE,
HANFORD N. LOCKWOOD.

Received March 30, 1905.

CABARRUS.

The prison is as heretofore reported as to buildings, etc. Sewerage. Free of vermin. Now confined: 5 colored males. General impression is favorable.

J. M. ALEXANDER,
W. H. LILLY,
W. M. WEDDINGTON,
MRS. C. E. CRAVEN,
MRS. G. T. CROWELL.

Received January 2, 1906.

CALDWELL.

The county prison is built of brick. It is fire-proof. The building is 30x30 feet, two stories, 8 cells. Ventilated by windows. Stoves. No suffering in cold weather. All the covering needed. Sexes separated. Water as needed. Good plain food; coffee if they want it. Bath tubs; required to bathe. Sewerage. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 2 white males. During six months: 4 colored males, 2 colored females. No deaths.

Received April 10, 1905. J. V. MCCALL, *Chairman.*

SECOND REPORT.

The prison is as heretofore reported. Now in charge: 3 colored males. Confined during six months: white males, 11; white female, 1; colored males, 4; total, 16. No deaths. Other items as previously reported. General impression of the management favorable.

Received November 8, 1905. J. V. MCCALL, *Chairman.*

CAMDEN.

The prison is built of brick, two stories. It is not fire-proof. Buckets. Ventilated by window. Coal fires. No suffering from cold weather. Sufficient amount of bedding. Sexes separated; rarely have a female prisoner. Water as needed. Prisoners are fed from the table and have such wholesome food as the boarding-house of the village uses. The jail is occasionally whitewashed and ventilated. No provision for bathing, except a bucket. Free of vermin. Excreta taken out in buckets. No intoxicating liquors allowed. Never have prisoners enough to send for a minister to preach. Now in charge, 1 colored male. No deaths.

Remarks.—I think I can say that it is to the credit of our county that a greater part of the time our jail door stands open. It is rare that confinement lasts over a month. GEO. H. RIGGS.

Received October 14, 1905.

CARTERET.

None confined. During six months: 1 insane white male; 1 colored male. No deaths. Management good.

Remarks.—Repairs are being made at the jail. Will give the improvements in the next report. D. W. MORTON.

Received September 15, 1905.

CHATHAM.

The prison is as reported previously. Sufficient amount of bedding. Sexes separated. Water as wanted. Good plain food and coffee. Very poor provision for bathing. Prisoners are required to wash. Excreta is buried. Free of vermin. No intoxicating liquors allowed. Occasional religious services. Now confined: 1 white male, 4 colored males. During six months: 2 insane, 9 white males, 6 colored males, 4 colored females; total, 19. No deaths.

Remarks.—Jail is well kept and in good condition.

G. R. PILKINGTON,

Received June 19, 1905. J. M. GRIFFIN.

CHEROKEE.

The prison is built of brick, practically fire-proof. It is one story, 30x50 feet, 6 cells and 3 rooms. Ventilated by windows. Stoves. No suffering in cold weather. Sufficient amount of bedding. Sexes separated. Water three times a day. Good food. Coffee for breakfast. Lime used to cleanse the jail. Pans, towels, etc., furnished for bathing. Sewerage. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 3 black males, 1 white male; 1 colored male,

insane. Confined in six months: 5 white males, 10 colored males, 2 colored females; total, 17. No deaths. General impression of the management favorable. D. P. TATE.

Received March 24, 1905.

CHOWAN.

The prison is as heretofore reported. Sufficient bedding. Water when called for. Sufficient amount of food; no coffee. Free of vermin. No intoxicating liquors allowed. No religious services. Now in charge: 10 colored males, 1 colored female. During six months: 24 colored, 21 males and 3 females. No insane. Four under 16. No deaths. General impression favorable. REV. ROBT. B. DRANE,

Received June 1, 1905. W. B. SHEPARD.

SECOND REPORT.

Since the last report the prison has been extensively remodeled and improved. It is in every respect safer for its purpose of confinement and for the health of the prisoners. It is brick and iron, fire-proof. Two stories. Two rooms on the first floor with 2 steel cells in each; each cell with four bunks, a prisoner's corridor and a jailer's corridor. On the second floor 2 rooms, 17x17 feet, and 17x20x8 feet. Upstairs for women; downstairs for men. Ventilation by windows and doors. Water-works and hose as protection against fire. Stoves. Sufficient bedding. Water all the time. Two meals; no warm coffee. Lavatory and foot tubs. Free of vermin. No intoxicating liquors. No religious services. Now in charge: 1 white male, 2 colored females, 15 colored males; 4 being under 16; 1 colored male insane. During six months were confined: 39. No deaths. General impression favorable. ROBT. B. DRANE, D. D.

Received January 29, 1906.

CLAY.

The prison is a frame building. No fire protection. Two stories; rooms 15x15x7. Cross-bars on the windows. Windows 21x15 inches, 3 to a room. One small sheet-iron stove to a room. Enough bedding to keep the prisoners comfortable. No female prisoners. Water as wanted. No special allowance of food. No provision for bathing and it is not required. Pipe for excreta. Not restricted as to intoxicating liquors, but it cannot be obtained. No religious services. Now confined: 6 white males. No deaths. All confined are Federal prisoners. Management as good as the building will admit.

Remarks.—The building is small and very poorly ventilated.

L. F. SHUFORD.

Received February 16, 1905.

COLUMBUS.

The prison is as previously reported as to buildings, etc. No suffering in cold weather. Sufficient amount of bedding for the comfort of the prisoners. Sexes separated. Water three times a day. Sufficient amount of wholesome food. No warm drink, except when sick. Floors are kept scoured and walls whitewashed. Prisoners are required to bathe once a week. Excreta removed daily. Free of vermin. No intoxicating liquors allowed. No religious services. Now in charge: 4 white males, 2 colored males; total, 6. Confined during six months: 31 white males, 1 white female, 16 colored males, 6 colored females; total, 54. Of these 4 were insane. Died, 1 insane. General impression favorable.

Remarks.—The jail is an old brick building and in need of repairs. We think it should be replaced by a new one. R. H. POWELL,

Received October 21, 1905. H. C. MOFFITT.

CUMBERLAND.

The prison is built of brick and is fire-proof; 40 feet square and 3 stories, 3 rooms, and 10 cells. Rooms 20x20; cells, 6x8; 2 to a cell. Ventilated. Steam heated. No suffering from cold; 3 or 4 blankets each. Sexes separated. Water in the cells. Sufficient amount of food. Coffee. Bath-room; all prisoners required to use it. Scouring and free use of disinfectants. Sewerage system. Free of vermin. No intoxicating liquors allowed. Occasional religious services. Now confined: 2 white males, 7 colored males. No insane. One hanged. General impression of the management favorable. MRS. D. T. HAIGH.

Received December 7, 1905.

DARE.

Just the same as the last report. I do not think we have had a prisoner in jail in the last 5 years. J. W. WARD, SR.

Received March 20, 1905.

DUPLIN.

No change in the prison since the last report. None now confined. During six months were confined: 6 white males, 5 colored males; total, 11.

Remarks.—No change in the building at all; no improvements.

Received May 18, 1905. A. P. FARRIOR.

SECOND REPORT.

No change in the building since the last report. Water as needed. No stated allowance of food, but a sufficient amount. Tub for bathing; not required. Free of vermin. No intoxicating liquors allowed. Occasional religious services. The jail is now empty. Confined during six months: 11 colored males. A. P. FARRIOR.

Received September 13, 1905.

EDGECOMBE.

The prison is built of brick, one story, 32x50 feet. It is fire-proof. Room 24x28 feet; cells built for 28 persons. No ventilation except by window. Coal stove. No suffering from cold weather. Sufficient amount of bedding. One cell for women, one for boys, and the large cell for men. Water as needed. Sufficient amount of food. Cement floor, sewerage and bathing arrangements; required to bathe. Free of vermin. Intoxicating liquors not allowed. No religious services. Now in charge: 1 white male, insane; 10 colored males, 1 colored female. No deaths. General impression favorable. JAS. R. GASKILL.

Received May 15, 1905.

FORSYTH.

The prison is as heretofore reported. It is full and is almost crowded all the time, the average number being 25. We think that the county now has the best jailer it has had for the past ten years.

Received December 5, 1905. E. A. EBERT, *Chairman.*

GASTON.

The prison is built of brick. Fire-proof. It is 30x60 feet; 2 stories, 4 rooms, and 6 cells. No ventilation except by window. Hot air. No suffering from cold. Sufficient amount of bedding. Sexes separated. Water as wanted. All the food they want. Disinfectants and scrubbing for cleanliness. Water in the cells. The jail has its own water system. Free of vermin. No intoxicating liquors. Occasional religious services. Now confined: 5 white males, 9 colored males, 1 colored female; total, 15. No deaths. General impression of the management favorable.

Received May 13, 1905.

SECOND REPORT.

The jail is as heretofore reported. Now in charge: 4 white males, 7 colored males. No deaths. Management good.

Received September 17, 1905.

GATES.

The prison is as heretofore reported. Water with each meal. Sufficient amount of food. No warm drink. Soap, water, and lime for cleansing the jail. Excreta composted. No intoxicating liquors allowed. No religious services. Now in jail: 1 colored male, 1 white male. During six months: 2 white males and 7 colored. No deaths. General impression of the management favorable. J. E. LILLEY.

Received May 2, 1905.

SECOND REPORT.

No change since the last report. None now confined. During six months, confined: 2 white males, 12 colored females. No deaths. Management favorable, but perhaps not as much so as it might be.

Remarks.—The contract for repairing the jail has been let and it is to be completed in 30 days with the latest sanitary improvements and steel cells. It will then accommodate 8. J. E. LILLEY.

Received September 4, 1905.

GRAHAM.

The jail is as last reported. No one in prison in Graham County, and has not been since the last report. W. H. GARRISON.

Received October 4, 1905.

GUILFORD.

The prison is as heretofore reported. Now in charge: 6 white males, 1 white female; 22 colored males, 1 colored female; total, 30. During six months were confined, 329 males, 20 females; total, 349. No deaths. General impression of the management favorable.

Received April 1, 1905. REV. EGBERT SMITH.

HAYWOOD.

The prison is built of brick; fire-proof. Water-works. A large two-story building, 11 rooms. The Sheriff lives in the building. Three rooms for prisoners. Ventilated by windows. Heated by furnace. No suffering in cold weather; 4 or more blankets to each prisoner. Sexes separated. Water in cells. Plenty to eat, coffee twice a day. Swept out every day. Sewerage system and washed often. Free of vermin. No intoxicating liquors. Religious services every Sunday evening. Now confined: 5 white males, 3 white females; 3 black males; one woman is idiotic. No deaths. The jail is well kept.

Remarks.—I have been to the jail this afternoon. I carried some good books and read the Bible and prayed. The jail is in charge of Christian people and is well kept. REV. C. F. SHERRILL.

McDOWELL.

The prison is as heretofore reported in regard to buildings, etc. No suffering from cold. Sufficient amount of bedding. Water as needed. Three meals a day with coffee. Free of vermin. No intoxicating liquors allowed. Religious services nearly every Sunday. Now confined: 1 colored male. During six months: 15 whites, 36 colored; total, 51. Of

these, 4 females. Died, 1, insane. Other items as previously reported. General impression of the management favorable.

W. F. CRAIG, *Chairman.*
B. A. CHEEK, M. D.,
M. M. SISK.

SECOND REPORT.

No change since the last report. Now confined: 5 colored, 2 whites. During six months: 25 white males, 4 white females; 20 colored males, 5 colored females; total, 54. (The prison is used as a town lockup). No deaths. General impression favorable.

W. F. CRAIG,
M. M. SISK,
B. L. ASHWORTH.

Received September 27, 1905.

MACON.

The prison is unchanged since the last report. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 4 white and 2 colored males. During six months: 1 white male. No deaths. General impression favorable.

REV. J. A. DEAL,
R. FURMAN JARRETT,
W. H. HIGGINS,
L. M. RANKIN,
MRS. J. C. WRIGHT,
MRS. THOMAS JOHNSTON.

Received May 30, 1905.

SECOND REPORT.

The prison is as last reported. Sufficient amount of plain food. It is in good condition. No intoxicating liquors allowed. Occasional religious services. Now confined: 3 white males. During six months: 3 white males, 2 colored males. No deaths. Management good.

REV. J. A. DEAL,
G. H. HIGGINS,
R. F. JARRETT.

Received September 13, 1905.

MADISON.

Our jail is in a very bad condition, but I am happy to say that the Commissioners are going to build a new one. There being no water-works in our town, it is poorly equipped for comfort. It is kept as clean as the average jail.

MRS. M. G. HUDGINS.

Received March 30, 1905.

MECKLENBURG.

The prison is built of brick. Fire department near. It is three stories; cells 7x8 feet. Ventilating pipes; steam heated; no suffering from cold; 2 to 4 blankets to each. Sexes separated. Water all the time. Sufficient amount of food; no coffee. Bath tubs; bathing not required. Sewerage. No vermin. Washing, scrubbing, and disinfectants for cleansing the jail. No intoxicating liquors allowed. Occasional religious services. Punishment for insubordination: close cell, then cut off one meal a day; as a last resort, caning. Now confined: 4 white males, 23 colored males, 5 colored females. No deaths. The management has improved. No record is kept of the prisoners.

Remarks.—Religious literature and Bibles are furnished by the Salvation Army and from various other sources. I think that some organized effort in this direction is very much needed at the convict camp and the County Home.

M. A. ALEXANDER,
JOHN MCDOWELL.

Received November 21, 1905.

MONTGOMERY.

The prison is as heretofore reported, except that for the first time, probably, in the history of the county, it is empty.

Received April 29, 1905.

MOORE.

The prison is of brick. It is fire-proof. Water tank in the top of the jail. The part used as a prison is 28x30 feet; 3 stories and 8 cells; cells 8x10 feet. Three foul-air vents in the roof. Hot-air furnace in the basement. No suffering from cold. Sufficient bedding. Sexes separated. Water three times daily. Three meals; coffee for breakfast. Bath tub on each floor. The prison is scoured as needed. Free of vermin. Sewerage. No intoxicating liquors allowed. No religious services. Now confined: 2 colored males. During six months: 30, 4 whites and 26 colored. No deaths.

JOHN CAMPBELL.

Received May 22, 1905.

NEW HANOVER.

The prison is built of brick. Fire-proof. Fire-extinguisher. The prison is 3 stories, 3 rooms and 10 cells 6x12. No ventilation except by window. Steam heated. No suffering from cold. One pair of blankets, a hammock or iron cot. Sexes separated. Water always at hand. Food: 1 pound of side meat, 1 pound of corn bread; no warm drink. Bath tub in each cell. Sewerage. Usually free of vermin. No punishment. No intoxicating liquors allowed. Occasional religious services. Now in charge: 17 colored males, 2 colored females. We have just had court and disposed of

most of the cases. Confined during six months: 22 white males, 178 colored males; 75 colored females; total, 253. One insane, and one child under 16 now confined. One death. General impression favorable.

Remarks.—Since the last report the jailer has died and he has been succeeded by his son, who seems to be capable and doubtless will make a good officer. The jail and other institutions have been twice visited by the grand juries and they made favorable reports, and recommended the enlargement of the jail, which is very necessary for the comfort of the prisoners. One boy 10 or 11 years old held for murder.

A. G. HANKINS,
R. M. WESCOTT.

Received May 28, 1905.

SECOND REPORT.

The prison is as heretofore reported in regard to the buildings. Now confined: 7 white males, 18 colored males; 10 colored females. Two prisoners insane. One under 16. Confined during six months: white males, 70; white females, 7; colored males, 227; colored females, 94; total, 398. No deaths. General impression favorable.

Remarks.—The prison is neat and clean, just cleaned and whitewashed. We questioned the prisoners rigidly as to their food, and replies were favorable. The jailer keeps a record. He is kind and polite to the prisoners.

ONSLOW.

The prison is as heretofore reported. Three meals a day. Prisoners required to bathe. No intoxicating liquors allowed. No religious services. Now confined: 2 colored males. During six months: 4 whites, 6 colored males. None insane. No deaths. General impression favorable.

Received October 4, 1905.

ORANGE.

The prison is built of brick. No special protection against fire. Two stories, 40x20 feet; 4 cells and 2 rooms; cells 8x10 feet. No ventilation except by window. Furnace. No suffering from cold. Four blankets. Sexes separate. Water three times a day. Sufficient amount of food. Coffee. The prison is scoured and whitewashed. Required to bathe. Excreta carried off in buckets. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 1 colored female. No deaths. General impression favorable.

D. C. PARRIS,
J. W. TERRY,
A. L. HOLDEN.

Received March 25, 1905.

SECOND REPORT.

No change since the last report. Now confined: 1 colored male. During six months: 6 white males, 1 white female; 2 colored males, 1 col-

ored female; total, 12. Of these 1 white male insane. No deaths. A complete record is kept. General impression of the management good.

Remarks.—The grand jury of August recommended repairs to the jail and the contract has been let. Water-works ought by all means to be put in when the repairs are made. Improvement in light, heat, and ventilation badly needed. The management is as good as can be under the existing circumstances. D. C. PARRIS,

Received September 19, 1905. A. L. HOLDEN.

PAMLICO.

The prison is as heretofore reported. Sufficient amount of bedding. Excreta carried out in buckets. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 2 colored males. During six months: 1 white male, 1 white female, insane. No deaths. General impression of management good.

Received May 30, 1905.

SECOND REPORT.

No change since the last report. Now confined: 3 colored males. During six months: 1 colored male. Other items as heretofore reported.

Received September 28, 1905.

PASQUOTANK.

The building is as heretofore reported. A bath tub has been put in, supplied with water from the water-works. The county convicts are now worked on the roads and housed in jail. Now confined: 1 white male and 10 colored males. No deaths. General impression of the management good. REV. LOUIS L. WILLIAMS.

Received April 20, 1905.

SECOND REPORT.

No change since the last report. Now confined: 7 colored males. During six months: 18 colored males, 1 insane. No deaths. Management good. Other items as reported.

HENDERSON.

The prison is as heretofore reported. General management good. At present confined: 11 Federal prisoners. MRS. LILA R. BARNWELL.

Received June 1, 1905.

SECOND REPORT.

The prison is as reported. Heated by furnace. Ample covering. Sexes separated. Water constantly. Ample allowance of food; coffee. Confined: 3 prisoners, 1 insane man, and 1 colored boy under 16. No deaths. Management good.

Remarks.—Everything in connection with the jail seems to be in excellent condition. I am sorry that we have the one prisoner under 16. We must try to establish a reformatory. MRS. LILA R. BARNWELL.

Received September 10, 1905.

LINCOLN.

The prison is as heretofore reported. It is whitewashed. Excreta carried off in buckets. Free of vermin. No intoxicating liquors allowed. Religious services. No prisoners now confined. During six months: 1 colored female, 2 whites. No deaths. General impression favorable.

Remarks.—Very few arrests since September. A few town prisoners confined over night. REV. R. Z. JOHNSTON.

Received March 20, 1905.

SECOND REPORT.

Buildings, etc., as last reported. No suffering from cold. Sufficient bedding. Sexes separated. Water three times daily. Three good meals; coffee every morning. Required to bathe. Excreta carried off in buckets. Free of vermin. Now in jail: 1 white male, 1 colored male. During six months: 6 white males, 1 white female, 4 colored males, 1 colored female; total, 12. No deaths. Management good.

Received September 25, 1905. REV. R. Z. JOHNSTON.

PITT.

The prison is built of brick. City water-works. The building is two stories, 20x40 feet; 6 cells, 10x10. No ventilation except by window. Heated by stoves. Prisoners suffer on cold nights before day. Allowed sufficient quantity of food. Sexes separated. Water in cells. Required to bathe. The jail is scoured. Excreta removed in buckets. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 1 white male, 11 colored males, 1 colored female. No deaths. General impression of management favorable. R. W. KING.

Received December 28, 1905.

POLK.

The prison is built of brick, 3 stories. The jailer lives in the jail. Ventilated by windows. Stoves. No suffering in cold weather. Straw bed and blankets. Sexes separated. Water as wanted. Sufficient amount of food and coffee. Basins; required to bathe. Excreta removed in buckets. Jail is scoured. Free of vermin. No intoxicating liquors except by prescription of a physician. No religious services. Now confined: 5 white males, 1 white female; 1 colored male. No deaths. The management does very well.

Received April 5, 1905.

RANDOLPH.

The prison is built of wood. Not fire-proof. No special provision. It is 40x60 feet, 2 stories; 4 cells and corridor. Cells 14 feet square. Stove. Sufficient amount of bedding. Sexes separated. Water as needed. Good, plain food; coffee. A tub is sometimes furnished the prisoners when called for. No bathing required. Excreta carried off in buckets. No intoxicating liquors allowed. No religious services. Now confined: 2 white males, 4 colored males. During six months: 17 colored males, 2 colored females, 23 white males, 1 white female. No deaths. General impression of the management favorable. W. J. GREGSON.

Received September 6, 1905.

RICHMOND.

No change since the last report. No intoxicating liquors allowed. Religious services. Now confined: 2 white males, 7 colored males, 1 colored female, 1 insane. During the six months: 56 prisoners, 4 insane. No deaths. General impression very fair. W. H. STEELE, M. D.

Received June 10, 1905.

RUTHERFORD.

The prison is as heretofore reported. No intoxicating liquors allowed. No religious services. Now confined: 1 white male, 5 colored males. During six months: 4 white males, 6 colored. No deaths. General impression favorable. Other items as previously reported.

E. B. HARRIS, M. D.,
T. B. TWITTY, M. D.,
W. A. THOMPSON, M. D.

Received March 22, 1905.

SCOTLAND.

The prison is built of brick. Fire-proof. It is 35x40 feet, 2 stories, 6 cells. Ventilating pipes. Wood stoves. No suffering from cold. Prisoners sleep on cots, 2 blankets each. Sexes separated. Water three times daily. Good plain food; no warm drink. Not required to bathe. Sewerage. No intoxicating liquors allowed. No religious services. Now confined: 11 colored males. During six months: 1 colored male. No deaths. General impression not favorable. R. G. KENDRICK, JR.

Received September 25, 1905.

STANLY.

The prison is built of brick; fire-proof. Force-pump. Twenty by 30 feet, with steel cage. Two stories high and 5 rooms for prisoners. Windows and stairway. Stoves. Sufficient amount of bedding. Sexes sep-

arated. Water all the time. Sufficient amount of food. Nothing but small tubs for bathing. Sewerage. Free of vermin. No intoxicating liquors allowed. Religious services. Now confined: 3 colored males. During six months: 16 colored males. No deaths. A defect in the sewer at present, but that is being remedied by the authorities.

Remarks.—We are of the opinion that the jail is fairly well kept, and about the average jail in the State. S. H. MILTON,

Received September 29, 1905. R. E. AUSTIN.

STOKES.

The jail is a new building, just completed, and up-to-date. Brick. Fire-proof. It is 2 stories, 35x35 feet, 6 cells 7x7, capacity 4 each; bars. No ventilation except by window. Stoves. Tank of water and hose for fire protection. Sufficient amount of bedding. Sexes separated. Sufficient amount of good food. Wash-basin and water in the cells. Sewerage. Free of vermin. Not enough liquor allowed to intoxicate. No religious services. Now confined: 2 colored males, 2 white males. General impression good.

Received April 17, 1905.

SECOND REPORT.

The prison is as heretofore reported. No intoxicating liquors allowed. No religious services. Now confined: 2 whites, 6 colored. Confined during six months: 17 colored males, 7 white males, 1 female; 1 insane. No deaths. Management good. MRS. R. H. R. BLAIR,

Received September 25, 1905. MRS. M. T. CHILTON.

TRANSYLVANIA.

The prison is as heretofore reported. Now confined: 1 male. During six months: 1 white and 5 colored males. No change in other items.

J. M. HAMLIN.

Received April 15, 1905.

SECOND REPORT.

The prison is as heretofore reported. No intoxicating liquors allowed. No religious services. Now confined: 4 white males, 6 colored males. During six months: 2 white males, 2 colored males. No deaths. Could be improved in management.

Remarks.—The insane prisoner to whom I referred in the previous report has been transferred to the Hospital, for which we are grateful.

J. M. HAMLIN.

Received January 2, 1905.

TYRRELL.

The prison is a frame building. No special fire protection. It is 24x30 feet, 1 story, 4 rooms, no cells. Ventilated by window. Heater. Sufficient amount of bedding. Sexes separated. Water three times daily. Sufficient food. No special provision for bathing. Free of vermin. Excreta carried out in buckets. No intoxicating liquor allowed. Occasional religious services. Now confined: 3 white males. No deaths. General impression of the management not favorable.

Remarks.—My opinion is that the management might and should be improved. J. C. MEEKINS, SR.

Received December 13, 1905.

WAKE.

The prison is as heretofore reported. Not much suffering in cold weather. Constant supply of fresh water in the prison. Sufficient food. No coffee. Soap, water, and lime used. Sewerage. Almost free of vermin. Disinfectants used. No intoxicating liquors allowed. Regular religious services. Now confined: 21 white males, 13 colored males, 1 colored female; total, 35. During six months: 63 white males, 1 white female, 164 colored males, 13 colored females; total, 241. A little crowded during Federal Court. General impression of the management favorable.

Remarks.—We recommend that a little more lime be used inside the prison. I. C. BLAIR,

Received August 26, 1905. JOHN A. MILLS.

WARREN.

The prison is as reported in previous reports. Sufficient amount of bedding. No vermin. No intoxicating liquors allowed. No religious services. Now confined: 1 colored male. During six months: 5 white and 22 colored males; 2 insane; 1 boy. No deaths. Prison in fair condition. P. H. ALLEN.

Received April 10, 1905.

SECOND REPORT.

No change since the last report. No prisoners now in jail. During six months: 4 white males, 2 white females, 11 colored males. No deaths. Impression favorable. P. H. ALLEN,
R. B. BOYD,

Received October 21, 1905. J. A. HUDGINS.

WASHINGTON.

The prison is built of brick. Town fire department. The prison is two stories, 40x24 feet, 4 rooms, 2 cells. Ventilated by windows. Stoves. No

suffering from cold weather. All the bedding needed. Sexes separated. Fresh water three times a day. Good food. No coffee. Good provision for bathing, and it is required. Free of vermin. Excreta removed in buckets. No intoxicating liquors allowed. Occasional religious services. Confined during six months: 7 colored males. None now confined. One man hanged. General impression favorable.

Remarks.—I feel confident that our jail is one of the best kept in the State.

W. F. BEASLEY.

Received May 22, 1905.

WATAUGA.

The prison is built of brick. Fire-proof. It is 40x50 feet, 2 stories, 2 rooms, and 2 cells. Stoves. No suffering from cold. Sufficient amount of bedding. Sexes separated. Water as needed. All the food they want. Coffee. No provision for bathing. Sewerage. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined: 2 white males. During six months: 3 white males, 1 white female; insane, 1. No deaths. General impression favorable.

H. McD. LITTLE, M. D.

Received June 7, 1905.

SECOND REPORT.

The prison is the same as at the last report. Now confined: 3 white males, 1 colored male. During six months: 12 whites and 1 colored. No deaths.

H. McD. LITTLE, M. D.

Received October 4, 1905.

WAYNE.

The prison is as heretofore reported. It is well managed. In going through the jail I found two epileptics, white men, confined there because the State thus far has made no provision for that class of unfortunates. One of the men is comparatively harmless and in fair health. The other is in miserable health, and but for the prisoners confined in the cell with him he might have accidentally killed himself long ago. I think any suggestion made by your Board to the County Commissioners would be considered at once. I shall report the matter to them to-day.

M. L. LEE.

Received September 5, 1905.

The County Commissioners had quarters prepared at the Home and removed the men to that place.

WILSON.

No change since the last report.

SECOND REPORT.

Our prison is probably as well managed as could be desired. Comparatively speaking, and considering that the building is an old one, it is reasonably comfortable. No fault to find with the management at all.

Received September 5, 1905. W. M. FARMER.

YADKIN.

The prison is as heretofore reported. Now confined: 4 white males, 1 white female. During six months: 8 whites, 3 colored. No deaths. One under 16. Other items as reported. JULIA P. HOLT,

Received March 29, 1905. R. C. PURYEAR.

SECOND REPORT.

The prison is unchanged. None now confined. During six months: 1 white male. No deaths. General impression of the management favorable.

Remarks.—We think that the jail is well kept and the prisoners kindly treated. JULIA P. HOLT,

Received October 6, 1905. R. C. PURYEAR.

YANCEY.

The prison is built of brick. No special fire protection. It is 3 stories, 40x50 feet, 5 rooms. Ventilated by windows. No means of heating the building. Some suffering in cold weather. Mattress, blanket, and quilt. Sexes separated. Water three times daily. Reasonable amount of food and coffee. No provision for bathing. Free of vermin. No intoxicating liquors allowed. No religious services. None confined. During six months: 5 white males, 1 white female, 1 colored. No deaths. Some provision could be made for the betterment of the prison.

Received October 30, 1905. JAS. J. FERGUSON.

ANNUAL POPULATION OF THE HOSPITALS FOR THE INSANE FROM 1890 TO 1905.

HOSPITAL AT MORGANTON.

Year.	Number in Hospital Beginning of Year.	Admitted.			Treated.		
		Total.	Male.	Female.	Total.	Male.	Female.
1890	465	149	80	69	614	296	318
1891	490	144	78	66	634	311	323
1892	497	156	59	97	650	298	352
1893	522	141	58	83	663	290	373
1894	556	123	64	59	679	303	376
1895	541	191	110	81	732	349	383
1896	619	165	76	89	784	375	409
1897	654	231	99	132	885	403	482
1898	719	187	77	110	906	389	517
1899	754	132	76	56	886	394	492
1900	756	125	55	70	881	388	493
1901	745	132	61	71	877	387	490
1902	764	116	58	58	880	402	478
1903	763	256	89	167	1,019	431	588
1904	890	277	83	194	1,167	455	712
1905	1,002	210	90	120	1,212	477	735

HOSPITAL AT RALEIGH.

Year.	Number in Hospital Beginning of Year.	Admitted.			Treated.		
		Total.	Male.	Female.	Total.	Male.	Female.
1890	298	75	----	----	373	----	----
1891	294	88	----	----	382	----	----
1892	301	93	----	----	394	----	----
1893	300	79	43	36	379	----	----
1894	288	92	----	----	380	----	----
1895	305	137	----	----	442	----	----
1896	328	160	74	86	488	213	275
1897	329	182	----	----	511	----	----
1898	364	190	----	----	554	----	----
1899	393	169	----	----	582	----	----
1900	300	192	94	98	582	----	----
1901	424	143	----	----	567	----	----
1902	420	163	----	----	583	----	----
1903	387	47	26	21	434	----	----
1904	435	187	79	108	622	284	338
1905	380	151	72	79	531	250	281

HOSPITAL AT GOLDSBORO.

Year.	Number in Hospital Beginning of Year.	Admitted.			Treated.		
		Total.	Male.	Female.	Total.	Male.	Female.
1890	231	104	43	61	335	141	194
1891	244	101	48	53	345	149	196
1892	272	66	31	35	338	145	193
1893	272	80	40	40	352	148	204
1894	289	108	58	50	427	191	236
1895	307	120	62	58	427	191	236
1896	337	136	70	60	473	----	----
1897	377	165	71	94	542	235	307
1898	430	123	52	71	553	220	333
1899	461	104	54	50	565	----	----
1900	445	86	33	53	531	216	315
1901	439	83	46	72	522	----	----
1902	461	118	46	72	579	234	345
1903	481	155	----	----	636	----	----
1904	507	123	49	74	630	262	368
1905	529	118	47	71	647	267	380

DANGEROUS INSANE DEPARTMENT.

Year.	Number Beginning of Year.	Admitted.			Treated.		
		Total.	Male.	Female.	Total.	Male.	Female.
1890							
1891							
1892							
1893							
1894							
1895							
1896							
1897 *							
1898							
1899							
1900	30	20	15	5	50	40	10
1901	33	22	17	5	55	44	11
1902	41	15	10	5	56		
1903	41	11	10	1	52	32	20
1904	46	17	14	3	63	50	13
1905	54	6	4	2	60	46	14

* Opened for patients latter part of 1897.

REPORTS OF COUNTY

Homes.	Number of Inmates.			Insane.		Children.		Building.
	White.	Black.	Total.	White.	Black.	White.	Black.	
Alamance	8	9	17	0	1	0	1	frame.
Alexander	12	0	12	0	0	0	0	frame.
Alleghany	4	3	7	0	0	0	0	frame.
Anson								frame.
Ashe	16	0	16	2	0	2	0	frame.
Beaufort	6	3	9	1	1	0	0	frame.
Bertie	4	5	9	0	1	0	0	frame.
Bladen	2	0	2	0	0	0	0	frame.
Brunswick	3	0	3	0	0	0	0	frame.
Buncombe	40	15	55	0	0	0	0	frame.
Burke	18	4	22	0	0	0	2	frame.
Cabarrus	16	8	24	3	2	0	1	frame.
Caldwell	5	0	5	5	0	0	0	frame.
Camden	1	0	1	0	0	0	0	frame.
Carteret	No Home.							
Caswell	11	11	22	1	0	0	1	frame.
Catawba	11	6	17	0	1	0	1	frame.
Chatham	26	15	41	5	1	2	0	frame.
Cherokee	2	0	2	0	0	0	0	frame.
Chowan	0	4	4	0	0	0	0	frame.
Clay	1	0	1	0	0	0	0	frame.
Cleveland	19	6	25	0	0	0	0	brick.
Columbus	8	1	9	0	1	0	0	frame.
Craven	1	20	21	0	0	0	0	frame.
Cumberland	6	7	13	3	0	0	0	frame.
Currituck	No Home.							
Dare	0	1	1	0	0	0	0	frame.
Davidson	26	0	26	3	0	0	0	frame.
Davie	8	2	10	0	0	5	0	frame and brick.
Duplin	8	2	10	0	0	1	0	frame.
Durham	15	7	22	5	6	0	0	frame and brick.

COMMISSIONERS.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.
well.	yes.	open fires.	well.	windows.	good.
none.	no.	open fires.	well.	windows.	good country fare.
none.	no.	open fires.	spring.	windows and doors.	ample.
buckets.	no.	open fires, stoves.			
none.	no.	open fires.	spring.	windows and doors.	sufficient.
none.	yes.	open fires.	well.	windows and doors.	ample.
buckets.	no.	open fires, stoves.	well.	windows and doors.	all they want.
none.	no.	open fires.	pump.	windows and doors.	sufficient.
buckets.	yes.	stoves.	cistern.	windows and doors.	plenty.
extinguishers.	yes.	open fires, stoves.	hydrant, well.	windows and doors.	good.
well.	no.	open fires.	well.	windows and doors.	good.
well.	no.	grates.	well.	windows and doors.	all they want.
none.	no.	open fires.	well.	windows and doors.	poor, coarse food.
no.	no.	open fires.	well, pumps.	windows.	
none.	yes.	open fires.	well.	windows and doors.	plenty.
none.	no.	open fires.	well, spring.	windows.	good.
buckets.	no.	open fires.	well, spring.	windows and doors.	plenty, good food.
buckets.	no.	open fires.	spring.	windows and doors.	sufficient.
none.	no.	open fires.	pump.	windows and doors.	good quality.
none.	no.	open fires.	well.	windows and doors.	ample.
buckets.	no.	open fires.	wells.	windows, doors and transoms.	good.
buckets.	yes.	stoves.	pump.	windows and doors.	sufficient.
pump.	yes.	open fires, stoves.	pump.	windows and doors.	sufficient.
well near.	yes.	open fires, stoves.	well.	windows and doors.	good.
buckets.	no.	stoves.	pump.	windows and doors.	good.
none.	no.	open fires.	wells.	windows.	ample.
none.	no.	open fires.	well.	windows and doors.	sufficient.
buckets.	no.	open fires.	well.	windows and doors.	as much as wanted.
buckets.	yes.	stoves, open fires.	well.	windows and doors.	all they want.

Homes.	Deaths, September, 1904, to September, 1905.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Alamance	5	yes.	no.	yes.	no.	yes.
Alexander	2	yes.	----------	yes.	no.	occasional.
Alleghany	0	----------	'none in charge.	yes.	no.	no.
Anson	------	----------	----------	----------	----------	----------
Ashe	0	usually.	yes, with one old person.	yes.	no.	sometimes.
Beaufort	4	yes.	have no cases.	yes.	no.	twice a month.
Bertie	3	yes.	no.	yes.	no.	occasional.
Bladen	0	yes.	no.	yes.	no.	yes.
Brunswick	2	yes.	----------	yes.	no.	yes.
Buncombe	14	yes.	sometimes.	yes.	2 ordered in room.	yes.
Burke	0	yes.	no.	yes.	no.	once a month.
Cabarrus	0	yes.	no.	yes.	no.	once a month, church near.
Caldwell	0	yes.	----------	----------	no.	no.
Camden	3	yes.	can't answer.	yes.	no.	seldom.
Carteret	No Home.					
Caswell	5	yes.	yes.	yes.	no.	yes.
Catawba	1	yes.	1 case, an inmate stays with her as nurse.	yes.	no.	yes.
Chatham	8	yes.	no.	yes.	confined.	chapel.
Cherokee	1	yes.	no.	yes.	no.	no.
Chowan	1	no.	----------	yes.	no.	no.
Clay	1	yes.	no.	yes.	no.	no.
Cleveland	7	yes.	no cases.	yes.	no.	church near.
Columbus	5	yes.	separate room.	yes.	no.	occasional.
Craven	------	yes.	none.	yes.	no.	twice a week.
Cumberland	1	yes.	no.	yes.	no.	yes.
Currituck	No Home.					
Dare	2	yes.	no.	yes.	no.	no.
Davidson	5	yes.	no.	yes.	no.	yes.
Davie	0	----------	no.	yes.	no.	will be.
Duplin	3	yes.	no.	yes.	no.	occasional.
Durham	4	not often.	no.	yes.	no.	chapel and services.

MISSIONERS—CONTINUED.

Does County Physician Make Monthly Inspections?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief, Number Aided.	Monthly Per Capita.	Annual Amount.
yes.	yes.	$ 5.40	$ 1,753.77	57	$ 1.50	$1,275.47
yes.	I think not.	----------	3.35 per mo., each.	18	1.50	250.00
when necessary.	no.	4.00	340.00	4	2.65	127.00
----------	----------	----------	----------	----------	----------	----------
yes.	no.	5.75	1,075.00	10	1.08	250.00
yes.	yes.	8.00	1,600.00	82	1.60	1,700.00
yes.	----------	6.00	200.00	38	1.50	684.00
yes.	yes.	2.50	60.00	65	1.50	1,300.00
yes.	yes.	6.00	----------	9	2.60	282.00
often.	yes.	6.00	1,500.00	190	1.85	4,180.00
yes.	yes.	10.00	2,000.00	25	2.50	750.00
yes.	yes.	5.00	400.00	30	1.25	450.00
yes.	yes.	5.00	300.00	45	1.50	1,200.00
yes.	no.		----------	none.	----------	----------
yes.	no.	5.00	1,200.00	75	.70	650.00
yes.	yes.	----------	----------	65	1.60	225.00
yes.	yes.	5.00	2,000.00	130	1.50	1,800.00
yes.	no.	$15, incldg. farm pdcts.	120.00	12	4.00	576.00
yes.	yes.	5.00	400.00	12	2.00	306.00
no.	no.	5.00	25.00	4	5.75	272.00
yes.	yes.	3.00	200.00	50	3.00	1,800.00
no.	yes.	3.75	1,417.02	37	2.80	1,230.00
yes.	yes.	4.00	----------	----------	----------	----------
yes.	yes.	6.00	918.17	108	1.50 to 2.00	2,200.00
visits when necessary.	yes.	12.50	900.00	0	----------	----------
yes.	yes.	6.00	----------	55	2.00	1,320.00
yes.	no.	2.00	300.00	40	1.66	800.00
yes.	----------	8.00	600.00	87	1.70	1,566.00
yes.	yes.	6.00	2,200.00	125	3.00	2,500.00

Homes.	Number of Inmates.			Insane.		Children.		Building.
	White.	Black.	Total.	White.	Black.	White.	Black.	
Edgecombe	9	17	26	1	3	0	0	frame.
Forsyth	23	10	33	2	0	1	0	frame and brick.
Franklin	7	18	25	1	1	0	0	frame.
Gaston	10	8	18	3	0	------	------	brick.
Gates	2	3	5	0	0	------	------	frame.
Graham	No Home.							
Granville	13	15	28	1	1	------	2	brick and frame.
Greene	2	3	5	0	3	0	0	frame.
Guilford	16	16	32	0	1	0	1	brick.
Halifax	15	2	17	1	1	1	1	frame.
Harnett	6	0	6	1	0	1	0	frame.
Haywood	10	0	10	0	0	2	0	frame.
Henderson*	5	13	18	0	0	0	1	frame.
Hertford	4	4	8	1	1	0	0	frame.
Hyde	2	3	5	2	0	0	0	frame.
Iredell	10	10	20	2	0	0	0	frame.
Jackson	2	0	2	0	0	0	0	frame.
Johnston	16	3	19	1	0	3	0	frame.
Jones	2	0	2	0	0	0	0	frame.
Lenoir	3	7	10	2	1	0	0	new frame, metal roof.
Lincoln	13	6	19	0	3	0	0	frame.
McDowell	4	3	7	1	0	1	0	frame.
Macon	6	0	6	1	0	0	0	frame.
Madison	18	0	18	------	------	0	0	frame.
Martin	3	5	8	1	1	0	0	frame.
Mecklenburg	28	22	50	2	3	2	1	brick.
Mitchell	3	0	3	0	0	2	0	
Montgomery	7	3	10	0	0	1	0	frame.
Moore	8	6	14	2	2	0	0	frame.
Nash	19	10	29	3	0	5	2	frame.

MISSIONERS—CONTINUED.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.
none.	on Supt. house.	open fires.	well.	windows and doors.	ample.
hose.	no.	stoves.	pump.	windows and doors.	sufficient.
none.	no.	open fires.	well.	windows and doors.	good, ample.
well.	yes.	steam heated.	well.	windows and doors.	good.
none.	no.	stoves, open fires.	well.	windows and doors.	not limited.
none.	yes.	open fires.	well.	windows and doors.	sufficient.
buckets.	yes.	open fires.	well.	windows and doors.	good country fare.
pump, buckets.	yes.	open fires.	well.	windows and doors.	as much as they want.
well.	no.	open fires.	well.	windows and doors.	ample,
well.	yes.	open fires.	well.	windows and doors.	sufficient.
well, branch.	no.	open fires, stoves.	well.	windows and doors.	sufficient.
buckets.	yes.	open fires.	well.	windows and doors.	good.
buckets.	no.	open fires, stoves.	pump and well.	windows and doors.	good.
none.	no.	open fires, heaters.	cistern.	windows and doors.	good, ample.
none.	no.	open fires, stoves.	spring.	windows and doors.	meat and vegetables.
none.	no.	open fires, stoves.	spring.	windows and doors.	ample.
none.	yes.	open fires.	well.	window ventilator.	all they want.
none.	no.	open fires.	well and pump.	windows and doors.	sufficient.
buckets.	yes.	open fires.	driven pump.	windows and doors.	good, ample.
none.	no.	stoves, open fires.	well.	windows and doors.	2 meals winter, 3 meals summer
none.	no.	open fires.	well.	windows and doors.	good, ample.
none.	yes.	open fires.	well.	windows and doors.	good.
creek near.	no.	open fires, heaters.	well.	windows and doors.	----------
wells.	no.	open fires.	well.	windows and doors.	good.
water-works.	yes.	steam.	water-works.	windows and doors.	good.
none.	no.	open fires.	well.	windows and doors.	plenty.
none.	no.	open fires.	well, cistern.	windows and doors.	good.
well, buckets.	yes.	open fires.	well.	windows and doors.	plenty.

Homes.	Deaths, September, 1904, to September, 1905.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Edgecombe	16	yes.	none here.	yes.	no.	no.
Forsyth	11	yes.	no.	yes.	no.	yes.
Franklin	3	yes.	no.	yes.	no.	yes.
Gaston	6	yes.	no.	yes.	----------	occasional.
Gates	3	no funeral, decent burial.	no.	yes.	no.	no.
Graham	No Home.					
Granville	4	yes.	yes; against advice of Supt. of Health.	yes.	----------	yes.
Greene	2	no.	----------	yes.	no.	no.
Guilford	8	yes.	yes; arrangements being made to separate.	yes.	no.	yes.
Halifax	18	no.	no.	yes.	no.	occasional.
Harnett	1	----------	one, with sister, two beds.	yes.	no.	no.
Haywood	1	no.	no.	yes.	no.	no.
Henderson*	5	yes.	no.	yes.	no.	church in yard.
Hertford	3	no.	no.	yes.	no.	yes.
Hyde	0	no.	no.	yes.	no.	no.
Iredell	9	yes.	one, yes.	yes.	no.	yes.
Jackson	0	yes.	yes.	yes.	no.	no.
Johnston	2	yes.	no.	yes.	no.	occasional.
Jones	0	yes.	no.	yes.	no.	no.
Lenoir	0	----------	no.	yes.	no.	occasional.
Lincoln	2	yes.	none.	yes.	no.	yes.
McDowell	3	yes.	none.	yes.	yes.	yes.
Macon	1	don't know.	----------	yes.	no.	yes.
Madison	------	----------	separated.	yes.	----------	----------
Martin	3	yes.	no.	yes.	no.	yes.
Mecklenburg	25	yes.	will be separated.	yes.	no.	occasional.
Mitchell	------	----------	----------	----------	----------	----------
Montgomery	3	----------	no.	yes.	no.	yes.
Moore	1	yes.	none.	yes.	no.	no.
Nash	4	----------	no.	yes.	no.	no.

MISSIONERS—CONTINUED.

Does County Physician Make Monthly Inspections?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief, Number Aided.	Monthly Per Capita.	Annual Amount.
yes.	yes.	$ 6.00	$ 2,500.00	100	$ 1.20	$1,440.00
yes.	yes.	4.50	1,500.00	3	3.00	108.00
yes.	yes.	4.00	720.00	105	2.00	1,520.00
yes.	yes.	5.00	1,000.00	68	2.00	2,500.00
yes.	yes.	3.25	650.00	3	2.00	45.00
yes.	yes.	5.00	1,800.00	100	1.80	1,800.00
yes.	yes.	7.00	600.00	70	1.50	1,400.00
yes.	yes.	----------	500 to 1,000	15 to 40	2.00	1,500.00
yes.	yes.	6.00	2,500.00	61	----------	4,000.00
no.	yes.	11.00	----------	44	1.50	772.00
no.	----------	7.00	1,000.00	30	2.50	1,000.00
yes.	----------	9.00 to 11.00	700 to 900	35 to 40	1.50 to 3.00	600.00
yes.	no.	5.00	----------	21	1.85	468.00
no.	----------	5.00	462.00	32	3.65	1,635.00
yes.	yes.	3.50	1,500.00	100	8.75	1,400.00
yes.	no.	10.00	240.00	12	3.00	500.00
yes.	yes.	5.25	525.00	112	1.00	1,500.00
yes.	yes.	5.00	75.00	20	2.00	500.00
yes.	no (new).	10.00	1,000.00	8	2.75	250.00
not monthly, time to time.	yes.	3.35	750.00	42	1.33	672.00
yes.	no.	5.17	480.00	23	2.00	552.00
yes.	no.	5.00	400.00	20	2.50	600.00
----------	no.	----------	----------	6	2.50	600.00
yes.	yes.	8.00	750.00	60	2.00	1,400.00
yes.	yes.	5.00	2,500.00	----------	----------	----------
----------	----------	6.00	----------	1	4.00	48.00
yes.	I think not.	4.50	800.00	12	2.00	600.00
visited often.	----------	8.00	1,200.00	55	2.50	1,207.00
yes.	yes.	----------	----------	50	1.50	900.00

Homes.	Number of Inmates.			Insane.		Children.		Building.
	White.	Black.	Total.	White.	Black.	White.	Black.	
New Hanover	3	14	17	2	13	0	0	brick.
Northampton	11	22	33	1	0	0	0	frame.
Onslow	No Home.							
Orange	13	7	20	3	0	0	0	brick.
Pamlico	5	1	6	0	0	0	0	frame.
Pasquotank	11	9	20	3	1	1	0	frame.
Pender	1	0	1	0	0	0	0	frame.
Perquimans	5	4	9	0	1	0	0	
Person	6	5	11	1	3	1	0	brick.
Pitt	20	3	23	1	0	1	0	frame.
Polk	No Home.							
Randolph	21	4	25	6	0	0	1	frame.
Richmond	21	9	30	1	1	3	1	frame.
Robeson	7	6	13	0	0	0	1	frame.
Rockingham					2			brick and wood.
Rowan	6	6	12	1	1	0	2	brick.
Rutherford	15	6	21	4	2	1	2	frame.
Sampson	14	8	22	0	0	0	0	frame.
Scotland*	3	0	3	0	0	0	0	frame.
Stanly	11	0	11	0	0	0	0	frame.
Stokes	12	5	17	2	0	1	1	frame.
Surry	17	2	19	1	0			frame.
Swain	1	0	1	0	0	0	0	frame.
Transylvania	3	0	3	0	0	1	0	frame.
Tyrrell	0	0	0	0	0	0	0	frame.
Union	16	12	28	0	0	0	0	brick.
Vance	5	13	18	0	0	0	1	frame.
Wake	35	35	70	11	10	1	1	frame.
Warren*	7	13	20	0	1	1	0	frame.
Washington	3	3	6	0	1	0	0	frame.
Watauga	8	1	9	0	0			frame.

MISSIONERS—CONTINUED.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.
extinguishers.	yes.	hot air and open fires.	cistern.	transom, windows and doors.	ample.
none.	yes.	stoves and fire.	well.	windows and doors.	ample.
none.	yes.	open fires.	well.	windows and doors.	good.
buckets.	no.	open fires.	well.	windows and doors.	ample.
city dept.	yes.	stoves.	well.	windows and doors.	ample.
buckets, well.	no.	open fires.	well.	windows and doors.	good, ample.
none.	no.	open fires.	well.	windows and doors.	ample.
wells.	no.	open fires.	well.	windows and doors.	ample.
none.	no.	open fires, stoves.	well.	windows and doors.	good.
none.	no.	open fires.	well and pump.	windows and doors.	good food.
water, pumps.	yes.	open fires.	pump.	windows and doors.	good food.
none.	yes.	open fires.	well.	windows and doors.	ample.
fire-proof.	yes.	stoves.	well.	windows and doors.	good farm products.
none.	no.	stoves.	spring and well.	windows and doors.	
none.	no.	open fires.	well.	windows and doors.	sufficient.
none.		open fires.	pump.	windows and doors.	sufficient.
none.	no.	open fires.	well.	windows and doors.	sufficient.
none.	no.	stoves.	well and spring.	windows and doors.	sufficient.
none.	no.	open fires.	spring.	windows and doors.	good food.
none.	no.	open fires.	spring.	windows and doors.	sufficient.
none.	no.	open fires.	spring.	windows and doors.	sufficient.
none.	no.	heater.	well and pump.	windows and doors.	ample.
city fire co.	no.	fireplaces.	city water.	windows and doors.	all they want.
buckets.	yes.	open fires and stoves.	well.	windows and doors.	good.
extinguishers.		open fires.	well.	windows and doors.	good.
		open fires.		windows and doors.	good.
none.	no.	heater.	pump.	windows and doors.	ample.
none.	no.	open fires.	spring.	windows and doors.	ample.

Homes.	Deaths, September, 1904, to September, 1905.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
New Hanover	------	no.	no.	yes.	no.	----------
Northampton	2	yes.	no.	yes.	no.	go to church.
Onslow	No Home.					
Orange	3	no.	no.	yes.	no.	yes.
Pamlico	------	yes.	no.	yes.	no.	church near.
Pasquotank	12	some have it.	no.	yes.	no.	yes, chapel.
Pender	1	yes.	have none.	yes.	no.	no.
Perquimans	------	----------	----------	----------	----------	----------
Person	4	yes.	no.	yes.	no.	yes.
Pitt	7	----------	no.	yes.	confinement short while.	church on land.
Polk	No Home.					
Randolph	16	yes.	none.	yes.	no.	yes.
Richmond	8	when convenient.	no.	yes.	no.	yes.
Robeson	3	yes.	no.	yes.	no.	no.
Rockingham	------	sometimes.	no.	yes.	yes.	no.
Rowan	2	no.	no.	yes.	no.	occasional.
Rutherford	4	----------	no.	yes.	----------	----------
Sampson	8	yes.	no.	yes.	no.	yes.
Scotland*	0	----------	----------	yes.	no.	occasional.
Stanly	3	----------	no.	yes.	no.	yes.
Stokes	7	no.	no.	yes.	no.	yes.
Surry	8	not generally.	no cases.	yes.	yes; locked up and whipped.	yes.
Swain	1	yes.	no.	yes.	no.	yes.
Transylvania	0	yes.	no.	yes.	no.	occasional.
Tyrrell	2	yes.	yes, no distinction.	yes.	no.	no.
Union	4	yes.	no.	yes.	no.	yes.
Vance	5	yes.	no.	yes.	no.	church in yard.
Wake	6	sometimes.	yes.	as well as can be.	no.	monthly.
Warren*	3	----------	----------	yes.	no.	no.
Washington	1	no.	none.	yes.	no.	occasional.
Watauga	0	----------	no.	yes.	no.	occasional.

MISSIONERS—CONTINUED.

Does County Physician Make Monthly Inspections?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief, Number Aided.	Monthly Per Capita.	Annual Amount.
yes.	yes.	$----------	$----------	19 197	$ 1.50	$3,600.00
yes.	yes.	5.00	1,400.00	31	1.33⅓	500.00
yes.	yes.	5.00	1,426.36	35	1.25	541.50
yes.	yes.	6.00	700.00	21	2.00	600.00
yes.	yes.	6.00 to 7.00	2,700.00	45	1.75	900.00
yes.	will have one.	4.00	780.00	40	1.50	650.00 to 750.00
----------	----------	----------	----------	33	----------	----------
yes.	yes.	4.00	200.00	50	.75	500.00
yes.	yes.	6.00	----------	----------	----------	----------
----------	----------	----------	----------	1	5.00	60.00
yes.	yes.	3.70	1,000.00	54	1.85	1,000.00
yes.	yes.	----------	2,500.00	100	1.50	1,800.00
no.	yes.	6.50	1,500.00	120	2.00	2,880.00
yes.	----------	----------	----------	50	2.00	1,500.00
yes.	yes.	5.00	$36.00 per annum per capita.	45	1.00	500.00
I don't know.	----------	5.00	500.00	10	1.50	180.00
yes.	yes.	5.50	1,200.00	10	2.25	300.00
----------	----------	5.00	180.00	----------	----------	----------
yes.	no.	5.00	----------	25	2.00	600.00
I think so.	no.	5.00	----------	----------	----------	----------
yes.	no.	3.00	600.00 to 700.00	50	1.50	900.00 to 1,000.00
do not know.	no.	6.00	100.00	10	5.00	720.00
yes.	yes.	8.00 to 10.00	----------	16	4.00	500.00
no Supt.	no.	8.00	----------	7	2.00 to 8.00	----------
yes.	yes.	3.00	12.00 to 15.00	90	1.50	1,620.00
yes.	no.	9.00 to 11.00	700.00 to 900.00	35 to 40	1.50 to 3.00	600.00
yes.	yes.	----------	7,427.99	105	----------	1,338.25
----------	----------	----------	----------	----------	----------	----------
yes.	yes.	----------	600.00	6 to 10	4.00	----------
yes.	no.	4.50	----------	40	1.50	1,500.00

Homes.	Number of Inmates.			Insane.		Children.		Building.
	White.	Black.	Total.	White.	Black.	White.	Black.	
Wayne	14	9	23	2	0	0	0	frame.
Wilkes	17	0	17	0	0	1	0	frame.
Wilson	14	12	26	0	1	2	0	frame.
Yadkin	26	4	30	5	0	------	------	frame.
Yancey	------	------	------	------	------	------	------	------
Total	875	519	1,394	100	72	43	24	

*From Visitors' reports.

MISSIONERS—CONTINUED.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.
none.	yes.	open fires and stoves.	well.	windows and doors.	ample.
stream near.	no.	open fires.	well and spring.	windows and doors.	sufficient.
no.	yes.	open fires.	well.	windows and doors.	good.
none.	no.	open fires and heaters.	well and spring.	windows and doors.	sufficient.
none.					

Homes.	Deaths, September, 1904, to September, 1905.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Wayne	5	yes.	no.	yes.	no.	yes.
Wilkes	2	yes.	no.	yes.	no.	yes.
Wilson	14	yes.	no.	yes.	no.	no.
Yadkin	3	no.	no.	yes.	confined.	yes.
Yancey						

MISSIONERS—CONTINUED.

Does County Physician Make Monthly Inspections?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief, Number Aided.	Monthly Per Capita.	Annual Amount.
yes.	yes.	$ 3.00	$ 900.00	139	$ 1.50	$2,700.00
yes.	yes.	3.25	----------	25 to 40	1.00	100.00
yes.	yes.	5.00	1,750.00	150	1.50	2,700.00
yes.	yes.	3.50	900.00	none.	----------	----------
----------	----------	----------	----------	----------	----------	----------

*Includes appropriation for poor disbursed through the Associated Charities.

Total number in charge in Homes at time of report, 1,394 (875 whites, 519 colored).
Maintenance, not counting farm products, $77,234.24.
Outdoor relief to 4,141, cost $87,416.22.

Indoor relief	$ 77,234.24
Outdoor	87,416.22
Total	$164,650.46

345 deaths in the Homes.

REPORTS OF COUNTY

Prisons.	White Males.	Colored Males.	White Females.	Colored Females.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and the Size.
Alamance	3	2	0	0	0	5	brick.	4 cells, 8x12.
Alexander	0	1	0	0	0	1	brick.	3 rooms, 1 cage.
Alleghany	2	0	0	0	0	2	brick.	6 cells, 8x8, 10x12.
Anson								
Ashe	1	2	0	0	0	3	brick.	5 rooms, 2 cells.
Beaufort	0	3	0	0	0	3	brick.	6 cells.
Bertie	0	1	0	0	0	1	brick.	2 rooms, 5 cells.
Bladen	0	3	0	0	0	3	brick.	4 rooms, 6 cells.
Brunswick	0	1	0	1	0	2	brick, 5 rooms.	2 cells, 8x8.
Buncombe	8	0	5	9	0	22	brick.	14 cells, 12x14.
Burke	5	3	0	1	0	9	brick, 4 rooms.	4 cells, 14x25x 12x14.
Cabarrus	0	4	0	0	0	4	brick, 6 rooms.	6 cells, 14x14.
Caldwell	3	0	0	0	0	3		
Camden	0	2	0	0	0	2	brick.	4 cells.
Carteret	1	0	0	0	0	1	brick, 2 stories.	
Caswell	0	0	0	0	0	0	frame.	4 cells, 10x12.
Catawba	0	1	0	0	0	1	brick.	4 cells, 8x10.
Chatham	1	5	0	1	0	7	brick, 2 rooms.	6 cells.
Cherokee	0	0	0	0	0	0	brick, 6 rooms.	5 cells, 8x10.
Chowan	1	2	0	0	0	3	brick, 4 rooms, 18x18.	4 cells to be put in.
Clay	0	0	0	0	0	0	frame.	2 rooms, 1 cell.
Cleveland	5	8	2	0	2	15	brick, 2 rooms.	6 cells, 8x10.
Columbus	9	4	1	0	0	14	brick, 2 rooms.	5 cells, 10x10.
Craven	0	8	0	1	0	9	brick, 4 rooms.	4 cells.
Cumberland	2	7	0	0	0	9	brick.	10 cells, 7x10, 8x10.
Currituck	0	1	0	0	0	1	brick, 4 rooms.	1 cell, 8x10.
Dare	0	0	0	0	0	0	wood, 2 rooms.	none.
Davidson	0	0	1	0	0	1	brick, 1 room.	3 cells, 6x12.
Davie	0	0	0	0	0	0	3 rooms, brick.	2 cells.
Duplin	0	1	0	0	0	1	brick, 3 rooms.	4 cells.
Durham	4	40	0	0	8	44	brick, 4 rooms.	8 cells, 7½x11.

COMMISSIONERS.

How Many Whites in a Cell?	How Many Blacks?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	How Ventilated.	Fire Protection.	Heat.
4	4	no.	closed at night.	windows.	water-pipes, one pump.	stove.
1	insane 1	sometimes.	glass, bars.	stairway and hall.	none.	fireplace.
1	0	no.	screens.	windows.	none.	stoves.
1	0	no.	no.	windows.	water in house.	stoves.
1	0	hardly.	barbs, netting.	windows.	fire department.	stoves.
1	0	not often.	bars.	windows.	none, buckets.	stoves.
2	2	no.	glass.	windows.	force pump, hose.	furnace put in.
4	4	no.	iron screens.	windows and otherwise.	hose.	heaters.
2	2	sometimes.	glass, screens.	windows and flues.	extinguisher.	stoves.
5	3	no.	glass.	windows.	none.	open fires,
1 to 4	1 to 5	no.	glass bars.	windows.	city department, tank.	furnace.
2	0	no.	closed in winter.	windows.	none.	stoves.
0	0	no.	bars.	windows.	none.	furnace.
3 to 4	3 to 4	no.	barred.	none, except windows.	none.	stoves.
2	4	no.	bars and glass.	windows.	well buckets.	stoves.
4	4	hardly, if ever.	bars.	windows.	city water.	stoves.
1 to 3	0	no.	iron bars.	windows.	buckets.	stoves.
†	—	no.	no.	windows.	none.	stoves.
4	4	not often.	glass windows.	windows.	none.	furnace.
5	2 to 4	no.	glass.	windows.	well.	open fires, heater.
4	4	no.	bars, glass.	windows.	water-works, fire department.	stoves.
0	1	no.	bars.	ventilate top windows.	city department.	hot-water heat.
0	1	no.	bars.	windows.	well, near.	heaters.
0	0	no.	no.	windows.	buckets, pump.	stoves.
one up.	one up.	yes; will soon enlarge.	barred.	windows.	none; will soon be.	heaters.
0	0	not lately.	no.	windows.	ordinary.	stoves.
0	1	no.	glass and bars.	windows and otherwise.	----------	wood heaters.
never crowded.	crowded just before court.	sometimes.	no.	windows.	city fire department.	stoves.

REPORTS OF COUNTY COM

Prisons.	Bedding.	Are the Sexes Separated?	Are Children Confined in Separate Cells?	How Often is Drinking-water Furnished?	Daily Allowance of Food.
Alamance	mattress, comforts.	yes.	no.	3 times daily.	all they want.
Alexander	no mattress or hammock.	yes.	none confined.	as needed.	sufficient.
Alleghany	3 quilts, mattress.	yes.	none.	as needed.	sufficient.
Anson					
Ashe	mattress.	all on one floor.	no children.	running water.	sufficient.
Beaufort	blankets.	yes.	none.	as needed.	sufficient.
Bertie	mattress.	yes.	not always.	as needed.	sufficient.
Bladen	all needed.	yes.	yes.	twice a day.	all they want.
Brunswick	mattress, blankets.	yes.	yes.	all times.	sufficient.
Buncombe	mattress, blankets.	yes.	no.	water in each cell.	sufficient.
Burke	straw ticks, blankets.	yes.	have none.	when wanted.	ample.
Cabarrus	mattress, blankets.	yes.	none.	3	sufficient.
Caldwell					
Camden	blankets, mattress.				sufficient.
Carteret					
Caswell	6 blankets, no mattress.	yes.	no.	3	plenty meat and bread.
Catawba	only blankets.	yes.	yes; separate room.	4	ample.
Chatham	4 to 6 blankets, mattress.	yes.	yes.	3 times daily.	plenty.
Chowan	mattress.	yes.	no.	3	sufficient.
Cherokee	mattress, blankets.	yes.	have none.	as needed.	sufficient.
Clay	plenty.	yes.	no.	any time.	sufficient.
Cleveland	mattress, blankets.	separate cells only.	no children.	3 to 5 times.	sufficient.
Columbus	mattress, blankets.	yes.	we have none.	3 times.	sufficient.
Craven	common blankets.	yes.	no.	city water.	sufficient.
Cumberland	mattresses, blankets.	yes.	no children.	all times.	sufficient.
Currituck	mattresses.	never had any females, to my recollection.	no children.	2	sufficient.
Dare	mattress.	no prisoners.	no children.	as wanted.	sufficient.
Davidson	mattresses.	yes.	no.	as needed.	ample.
Davie	all they need.			as needed.	sufficient.
Duplin	mattresses. mattresses and coverings sufficient.	different rooms.	no children in some time.	as needed.	not limited.
Durham	hammocks, mattresses.	different rooms.	separated except when crowded.	as needed.	sufficient.

MISSIONERS—CONTINUED.

Coffee or Other Warm Drinks.	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?
coffee in winter.	2 meals, 8-2, lunch at eight, if they want it.	tubs.	no.	sinks.	yes.
yes.	3 meals, 6-12-6.	none.	no.	buried.	yes.
yes.	3 meals, 6-12-7.	bowls.	no.	buckets. carried out.	yes.
yes.	3 meals, 7-12-6.	water in room.	no.	sewerage.	yes.
no.	2 meals, 8:30-3.	bath tubs.	no.	sewerage.	no; woman employed.
			no.	water-works being added.	
sometimes.	2 meals, 9-2.	none.	no.	sewerage.	yes.
sometimes.	3 meals, 8-12-5.	basins.	no.	sewerage.	yes.
yes.	2 meals, 8-1.	bath tubs, hot and cold water.	very seldom.	sewerage.	yes, daily.
twice a day.	3 meals, 7-1-6.	tubs.	no.	buried.	yes.
sometimes.	2 meals, 8-2:30.	pans.	no.	sewerage.	yes.
yes.	3 meals.	large tubs.	no.		keeper cleans cells.
yes.	2 meals.	tub.	no.	buckets.	yes.
sometimes coffee.	2 meals, 7-1.	none.	no.	sewerage.	yes.
sometimes.	2 meals, 8-2.	bath tubs.	no.	carried out.	yes.
no.	3 meals.	tubs.	no.	sewerage.	yes.
coffee.	3 meals, 7-12-6.	basin.	no.	covered buckets, improved make.	no.
coffee.	3 meals.	bowl.	no.		yes.
no.	2 meals, 9-2.	none.	no.	carried out.	yes.
when sick.	2 meals, 8-1.	tubs.	no.	carted off.	yes.
sometimes.	2 meals, 9-2.	tub.	no.	sewerage.	yes.
yes.	2 meals, 7-2.	tanks in cells.	no.	sewerage.	yes.
yes.	2 meals, 9-4.	water carried in.	no.	carried out twice daily.	yes.
yes.	3 meals, 8-12-5.	buckets.	no.	buried.	yes.
yes.	3 meals, 7-12-6.	tank and water.	no.	sewerage.	yes.
yes.	3 meals, 9, 2 and 6.	wash tubs.	no.	carried to buckets.	yes.
yes.	2 meals, 9 and 3.	tubs, bowls and water.	no.	carried out in buckets.	yes.
no.	2 meals, 9 and 3.	city water.	no.	sewerage.	yes.

Prisons.	What Means of Cleanliness at the Prison?	Punishment.	For What Offense?	By Whose Authority?	Are Intoxicating Liquors Allowed?
Alamance	disinfected.	no.			no.
Alexander	no water-works	no.			no.
Alleghany		no.			no.
Anson					
Ashe	broom.	no.			no.
Beaufort	scoured, hose.	no.			no.
Bertie		no.			no.
Bladen	swept.	no.			no.
Brunswick	scoured twice a week.	no.			no.
Buncombe	disinfectants.	no.			no.
Burke	scrubbing.	no.			no.
Cabarrus	disinfectants.	no.			only when sick.
Caldwell					
Camden	cleaned daily.	no.			no.
Carteret					
Caswell	sweeping.	no.			no.
Catawba	swept, scoured.	no.			no.
Chatham	lime and disinfectant.	no.			no.
Cherokee	sewerage.	no.			no.
Chowan	lime, disinfectant.	no.			no.
Clay	lime, broom.	no.			no.
Cleveland	all kinds.	no.			no.
Columbus	scoured, lime.	no.			only when sick.
Craven	disinfected, scoured.	no.			no.
Cumberland	disinfectants.	no.			no.
Currituck	swept, etc.	no.			no.
Dare	scrubbing.	no.			no.
Davidson	scouring, etc.	no.			no.
Davie	scalding, scouring.	no.			no.
Duplin	scouring, etc.	no.			no.
Durham	city water, jail flushed.	no.			no.

MISSIONERS—CONTINUED.

Religious Services.	Deaths from August, 1904, to August, 1905.	Are Tuberculous Prisoners Confined With Others?	Any Insane?				Does Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
			White Males.	White Females.	Black Males.	Black Females.		
no.	none.	none.	0	0	0	0	yes.	yes.
no.	none.	none.	1	0	0	0	yes.	not last year.
occasional.	none.	none.	0	------	------	------	no, when needed.	no.
----------	----------	----------	------	------	------	------	----------	----------
no.	none.	no.	1	0	0	0	no.	no.
no.	none.	never had a case.	0	0	0	0	yes.	yes.
no.	no.	none.	0	------	------	------	yes.	yes.
no.	none.	none.	0	0	0	0	yes.	yes.
no.	none.	use disinfectant.	0	0	1	1	yes.	yes.
yes.	insane, 3	no precaution taken.	1	0	1	1	yes.	yes.
occasional.	none.	no.	0	0	0	1	yes.	yes.
once a month.	none.	none.	0	0	0	0	yes.	yes.
	none.		0	0	0	0		
no.	none.	I think not.	0	------	------	------	yes.	yes.
----------	----------	----------	1	0	0	0	----------	----------
no.	none.	----------	0	0	0	0	yes.	no.
yes.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	none.	------	------	------	1	yes.	yes.
no.	none.	no.	none	at pre	sent.		yes.	no.
no.	none.	no cases reported.	0	0	0	1	yes.	no.
no.	none.	no.	0	0	0	0	no.	yes.
occasional.	none.	no cases.	0	0	0	1	about weekly.	yes.
no.	insane, 1.	none in jail.	0	0	0	0	no.	yes.
occasional.	none.	none.	0	0	2	1	no.	yes.
occasional.	*2, 1 hanged.	no.	0	0	0	0	yes.	yes.
no.	none.	none.	0	0	0	0	no.	seldom have a prisoner.
no.	none.	no.	0	0	0	0	no.	yes.
no.	none.	no.	0	1	0	0	yes.	yes.
----------	none.	----------	0	0	0	1	yes.	----------
yes.	none.	none.	0	0	0	0	yes.	sheriff keeps record.
ministers can come when they wish.	no.	yes.	0	0	0	0	yes.	yes.

Prisons.	White Males.	Colored Males.	White Females.	Colored Females.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and the Size.
Edgecombe	0	8	0	0	0	8	brick, 3 rooms.	4 cells.
Forsyth	5	7	3	6	1	21	brick.	5 cells.
Franklin								
Gaston	4	4	0	0	2	8	brick, 3 rooms.	4 cells, 8x8.
Gates	0	0	0	0	0	0	brick, 6 rooms.	3 cells, 8x8.
Graham	0	0	0	0	0	0	brick.	4 cells, 2 rooms.
Granville	3	5	0	1	1	9	brick.	5 cells, 8x10.
Greene	1	3	0	0	0	4	brick.	5 cells, 10x10.
Guilford	8	17	0	6	0	31	brick, steel.	20 cells, 7x7x8.
Halifax								
Harnett	0	0	0	2	0	2	wood.	6 cells, 10x12.
Haywood	2	0	1	0	0	3	brick.	5 cells, 8x8.
Henderson	†1	5	0	2	1	8	brick, 2 rooms.	6 cells, 7x7, 4 cells, 11x6½.
Hertford	0	2	0	0	0	2	brick, 3 rooms.	3 cells, 8x8.
Hyde								
Iredell	0	3	1	0	0	4	brick.	3 cells, 8x8.
Jackson	1	0	0	0	0	1		
Johnston	2	1	2	1	0	6	brick, 3 rooms.	8 cells, 6x8.
Jones	0	2	0	0	0	2	brick, 4 rooms.	4 cells.
Lenoir	2	5	0	0	0	7	brick, 4 rooms.	4 cells, 8x10.
Lincoln	0	3	0	0	0	3	brick.	3 cells, 6x8, 9x9.
McDowell †	2	5	0	0	0	7	brick.	
Macon	5	0	0	0	0	5	brick, 3 rooms.	3 cells, 6x8, 12x8.
Madison *	1	0	0	0	0	1		
Martin	0	12	0	0	0	12	brick, 3 rooms.	4 cells, 9x9.
Mecklenburg †	4	23	0	5	0	32	brick.	21 cells, 7x8.
Mitchell	9	0	0	0	0	9	brick.	4 cells, 6x8.
Montgomery	*2	3	0	0	0	5	frame, 4 rooms.	4 cells, 8x10.
Moore	2	2	0	1	0	5	brick.	6 cells, 6x8.

MISSIONERS—CONTINUED.

How Many Whites in a Cell?	How Many Blacks?	Is the Prison Ever Over-crowded?	Are Windows Obstructed?	How Ventilated?	Fire Protection.	Heat.
varies.	varies.	yes.	wire screens.	windows.	water system	stoves.
3	2	sometimes.	bars.	windows.	water-works.	steam heated.
4	4	no.	bars.	windows.	pumps.	stoves.
0	0	no.	no.	windows.	none.	stoves.
0	0	not often.	bars.	windows.	none.	stoves.
2	2	no.	closed at will by jailer.	ventilators.	water-works, fire dept.	stoves.
1	2	no.	bars.	windows.	buckets.	stoves.
1 to 2	1 to 4	not in some time.	glass and bars.	4 ventilators from floor to roof.	fire dept.	steam heat.
2	3	no.	bars.	some openings barred.	none.	stoves.
0	2	no.	screened.	windows.	water-works.	stoves.
1	1	no.	wire screens.	yes, ventilators.	water-works.	stoves.
0	2	no.	wire screens.	flues and windows.	force pumps.	furnace.
0	3	no.	no.	windows.	water-works.	grates.
1	1	no.	yes.	ventilators.	fire-proof.	stoves.
2	0	no.	no.	windows.	yes.	stoves.
4	4	yes.	no.	windows.	fire dept.	stoves.
4	4	no.	bars.	windows.	water-works in town.	stoves.
			bars.	windows.		
5	0	no.	bars.	windows.	none.	stoves.
3	1	sometimes.	closed in bad weather.	flue, windows.	hose, pumps.	stoves.
2 to 4	2 to 4	sometimes.	glass.	pipes and windows.	fire dept.	steam.
9	0	yes.	partly closed.	windows.	hose.	stoves.
2	3	no.	suited to prisoners.	windows.	none.	stoves.
2	4	no.	bars.	ventilated.	tank of water.	hot-air furnace.

Prisons.	Bedding.	Are the Sexes Separated?	Are Children Confined in Separate Cells?	How Often is Drinking-water Furnished?	Daily Allowance of Food.
Edgecombe	hammocks, mattresses.	yes.	yes.	water buckets in cells.	sufficient.
Forsyth	beds and hammocks.	yes.	no.	all times.	good food.
Franklin					
Gaston	hammocks and blankets.	yes.	no.	as wanted.	all they want.
Gates	2 blankets, 2 quilts and mattress.	yes.	never have had any children.	2	sufficient.
Graham	sufficient amount.	yes.	no.	as wanted.	sufficient.
Granville	mattress and blankets.	yes.	no.	3	all they want.
Greene	mattress and blankets.	yes.		2	all they want.
Guilford	straw tick.	yes.	yes.	all times.	all they can eat.
Halifax					
Harnett	mattress and blankets.	yes.	depend upon relationship.	3	jailer's table.
Haywood	cot and mattress and 4 blankets.	yes.	no children.	water in jail.	all they want.
Henderson	mattress and blankets.	yes.	yes.	3	all they want.
Hertford	mattress, hammocks and blankets.	yes.	yes.	as needed.	sufficient.
Hyde					
Iredell	hammocks and blankets.	yes.	have had none.	3	sufficient.
Jackson					
Johnston	mattresses.	yes.	no children for years.	3	sufficient.
Jones	mattress and covering.	yes.	have kept no children in jail here.	3	sufficient.
Lenoir	hammocks, mattresses.	upper floor females, low'r floor males.	when practicable.	3	sufficient.
Lincoln	blankets and bedding.	yes.	no.	as needed.	sufficient.
McDowell	sufficient.	yes.		all the time.	sufficient.
Macon	no mattress or hammock.	yes.	no children.	as needed.	all they want.
Madison					sufficient.
Martin	mattress and blankets.	yes.	yes.	3	ample.
Mecklenburg	blankets.	yes.		all the time.	sufficient.
Mitchell	mattress, quilts and blankets.	yes.	no children.	3 times.	sufficient.
Montgomery	no hammocks or blankets.	yes.	no.	as needed.	sufficient.
Moore	blankets and hammocks.	yes.	no children.	as needed.	some left each meal.

MISSIONERS—CONTINUED.

Coffee or Other Warm Drinks.	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?
yes.	2 meals.	bath tub or basin.	yes.	sewerage.	yes.
no.	2 meals, 8 and 2.	tubs.	no.	sewerage.	yes.
yes.	2 meals, 9 and 2.	lavatory.	no.	sewerage.	yes.
yes.	2 meals, 9 and 6.	none.	no.	composted.	----------
sometimes.	3 meals.	none.	no.	sewerage.	yes.
coffee in winter	3 meals, 8, 1 and 7.	tubs.	no.	disinfected sewerage.	yes.
no.	2 meals, 8 and 2.	basin, buckets.	no.	----------	yes.
coffee.	2 meals, 8 and 1.	tubs, hot water.	about free.	sewerage.	yes.
yes.	3 meals, 6, 1 and 6.	little tub and towels occas'ly.	no.	----------	usually do.
coffee.	3 meals, 7, 12 and 8.	bath tub.	no.	----------	yes.
coffee.	2 meals, 9 and 3.	bath tub.	no.	sewerage.	yes.
no.	3 meals.	buckets, cloths and soap.	no.	sewerage.	yes.
no.	2 meals, 8 and 1.	bath tubs.	no.	sewerage.	yes.
----------	----------	none.	no.	sewerage.	yes.
in winter.	2 meals, 8 and 2:30.	wash-tubs.	no.	air-tight buckets.	yes.
yes.	3 meals, 7, 12 and 5.	tubs and water.	no.	sewerage.	yes.
sometimes.	2 meals, 8:30 and 2.	tub.	no.	hauled off.	yes, to assist.
breakfast.	2 meals in winter, 3 in summer.	pans.	no.	buried.	yes.
yes.	----------	bath tub.	no.	sewerage.	----------
yes.	3 meals, 7, 12 and 6.	none.	no.	pipes.	yes.
when sick.	2 meals, 8 and 2.	basins.	no.	sinks.	yes.
none.	----------	bath tubs.	somebetter than usual.	sewerage.	----------
yes.	3 meals.	none.	no.	sewerage.	yes.
yes.	2 meals, 9 and 4.	tank.	no.	----------	yes.
yes.	3 meals.	bath tub.	no.	sewerage.	yes.

Prisons.	What Means of Cleanliness at the Prison?	Punishment.	For What Offense?	By Whose Authority?	Are Intoxicating Liquors Allowed?
Edgecombe	every day.	bread and water.	impertinence to officers.	sheriff.	no.
Forsyth	disinfectants, soap and water.	no.			no.
Franklin					
Gaston	disinfected.	no.			no.
Gates	lime.	no.			no.
Graham	scouring.	no.			no.
Granville	disinfectant.	no.			no.
Greene	scrubbing.	no.			no.
Guilford	disinfecting, scrubbing.	solitary confinem't.			only to U.S. prisoners by U.S. Mars'l.
Halifax					
Harnett	scrubbing.	no.			not much.
Haywood	water and soap.	no.			no.
Henderson	disinfectants, scoured.	no.			only for sickness.
Hertford	buckets, broom.	no.			no.
Hyde					
Iredell	disinfected.	no.			no.
Jackson	scoured twice a year.	no.			no.
Johnston	disinfectants.	no.			no.
Jones	lime, soap and water.	no.			no.
Lenoir	scouring, disinfectants.	no.			no.
Lincoln	disinfectants.	no.			no.
McDowell	scouring, lime.	no.			no.
Macon	scrubbing.	no.			no.
Madison					
Martin	hose pump.	no.			no.
Mecklenburg	scrubbing and disinfectants.	close cell, deprived of meal.			no.
Mitchell	scouring.	yes.	confinem't in close cell.	deputy sheriff.	no.
Montgomery	gold dust, hot water.	no.			no.
Moore	soap and water.	yes, whipping.	cell filthy.	sheriff.	no.

MISSIONERS—CONTINUED.

Religious Services.	Deaths from August, 1904, to August, 1905.	Are Tuberculous Prisoners Confined With Others?	Any Insane?				Does Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
			White Males.	White Females.	Black Males.	Black Females.		
no.	none.	none.	0	0	0	0	yes.	yes.
weekly.	none.	separate work-room.	0	1	0	0	yes.	yes.
no.	none.	no.	1	0	1	0	yes.	yes.
no.	none.	yes.	0	0	0	0	no.	no.
sometimes.	none.	----------	0	0	0	0	no.	no.
yes.	none.	none.	0	0	0	0	yes.	no special record: jailer's ac. book
----------	----------	----------	0	0	0	0	yes.	yes.
every Sunday.	none.	----------	0	0	0	0	yes.	yes.
none.	none.	separate cell.	0	0	0	2	usually.	yes.
yes, Sunday-school.	none.	no.	0	1	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	no.
no Bibles furnished.	none.	----------	0	1	0	0	no.	yes.
no.	none.	----------	0	0	0	0	yes.	yes.
occasional.	no.	1	1	0	0	1	yes.	no.
occasional.	none.	----------	0	0	0	0	yes.	yes.
no.	none.	have none.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	occasionally.	yes.
no.	----------	----------	0	0	0	0	----------	----------
yes.	none.	no.	0	0	0	0	yes.	no.
----------	----------	----------	0	1	0	0	----------	----------
occasional.	never had one.	none.	0	0	2	0	yes.	yes.
occasional.	----------	none.	0	0	0	----------	----------	----------
yes.	none.	no.	1	0	0	0	yes.	yes.
none.	none.	----------	1	0	0	0	yes.	yes.
none.	none.	----------	0	0	2	----------	----------	----------

Prisons.	White Males.	Colored Males.	White Females.	Colored Females.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and the Size.
Nash	0	2	0	0	0	*2	brick, 2 rooms.	5 cells, 6½x6½.
New Hanover							brick.	14 cells.
Northampton	0	2	0	0	0	2	brick.	5 cells, 10x8.
Onslow	0	2	0	0	0	2	wood, 7 rooms.	6 cells.
Orange	0	1	0	0	0	1	stone.	4 cells, 10x12.
Pamlico	0	3	0	0	0	3	brick, 3 rooms.	2 cells, 8x12.
Pasquotank	0	1	0	1	0	2	brick, 2 rooms	4 cells, 5x7.
Pender	0	0	0	0	0	0	brick, 4 rooms.	2 cells.
Perquimans								
Person	0	0	0	0	0	0	brick, 3 rooms.	2 cells.
Pitt	3	4	0	0	0	7	brick.	6 cells, 2 cells, 12x14.
Polk	0	0	0	0	0	0	brick, 3 rooms.	2 cells.
Randolph	0	1	0	0	0	1	frame.	4 cells, 4 rooms.
Richmond	2	7	0	0	0	9	brick, 4 rooms.	4 cells, 12x12.
Robeson	1	8	0	0	0	9	brick, 3 rooms.	7 cells, 7x7.
Rockingham	3	0	0	0	0	3	brick.	5 cells, 10x12.
Rowan	3	12	0	1	1	16	brick.	5 cells, 14x14, 1 18x18.
Rutherford	1	5	0	0	0	6	brick, 3 rooms.	4 cells, 8x6½.
Sampson	3	3	0	1	0	7	brick, steel.	4 cells, 7 ft. 3 inches square.
Scotland*	2	9	0	0	0	11	brick.	2 rooms, 6 cells.
Stanly	0	3	0	0	0	3	brick, 2 rooms.	1 cell, 16x20.
Stokes	2	6	0	0	3	8	brick, 2 rooms.	6 cells.
Surry	6	1	0	0	0	7	brick, 5 rooms.	4 cells, 12x12, 8x8.
Swain								
Transylvania	0	0	0	0	0	0	stone.	4 rooms, no cells.
Tyrrell	0	0	0	0	0	0	wood, 4 rooms.	no cells.
Union	0	0	0	0	0	0	brick.	8 cells, 6x8.
Vance	1	5	0	2	1	8	brick, 2 rooms.	10 cells.
Wake	5	19	0	1	1	25	brick, 3 rooms.	12 cells, 8x12.
Warren	6	5	0	0	2	11	stone, 4 rooms.	2 cells, 12x14, 7x14.
Washington	0	0	0	0	0	0	brick, 4 rooms.	2 cells, 5x7.

MISSIONERS—CONTINUED.

How Many Whites in a Cell?	How Many Blacks?	Is the Prison Ever Over-crowded?	Are Windows Obstructed?	How Ventilated?	Fire Protection.	Heat.
0	1	no.	no.	windows.	fire-proof.	furnace.
1	2 to 4	yes, when U. S. court is in session.	grating.	windows.	fire-proof, fire dept.	furnace.
2	0	no.	no.	windows.	none.	stoves.
2	0	no.	bars.	windows and otherwise.	none.	stoves.
2 to 4	2 to 4	no.	bars.	windows.	buckets only.	stove, open fire.
none.	none.	2	no.	may be opened.	windows and otherwise.	stoves.
4	4	yes.	bars.	windows.	city fire department.	coal stoves.
0	2 to 3.	sometimes.	bars.	flues, windows.	well in yard.	furnace.
0	0	no.	no.	windows.	no.	stoves.
2 to 4	16 to 4	yes.	bars.	windows.	water-works.	stoves.
0	0	no.	shutters on inside.	windows.	no.	none.
2 or more.	2 or more.	no.	bars, glass.	windows.	none.	open fire, stoves.
2	1	no.	bars.	windows.	rubber hose.	furnace.
4	4	sometimes.	wire screens,	windows.	hydrant and hose.	furnace.
		yes.	bars.	windows.	buckets.	stoves.
1 to 6	2 to 10	sometimes.	glass and grating.	windows.	water-works.	steam.
1	5	yes.	bars.	windows.		stoves.
6	6	sometimes.	glass and grating.	windows.	none.	stoves.
4	4		bars.	pipe, windows.	fire-proof.	stoves.
	3		yes.	no.	windows.	open stoves.
2	6	no.	no.	yes, ventilated.		stoves.
3	1	no.	barred.	windows.	none.	stoves.
		no.	bars.	windows, fireplaces.	none.	open fires.
		no.	no.	bars.	windows.	stoves.
4	4	no.	bars.	windows.	water-works.	heater.
1	1	no.	wire screens.	ventilator.	water-works.	stoves.
4	4	sometimes.	bars.	windows.	city department.	stoves.
0	1	no.	bars and screens.	windows.	town fire department.	stoves.
0		no.	bars.		windows.	stoves.

REPORTS OF COUNTY COM

Prisons.	Bedding.	Are the Sexes Separated?	Are Children Confined in Separate Cells?	How Often is Drinking-water Furnished?	Daily Allowance of Food.
Nash	hammocks and mattress.	yes.	no children.	2	sufficient.
New Hanover	blankets and hammocks.	yes.	no.	in cells.	sufficient.
Northampton	----------	different rooms.	separate cells	----------	sufficient.
Onslow	mattress.	different rooms.	yes.	daily.	sufficient.
Orange	mattress and blankets.	separate cells.	no children.	2 to 3 times.	sufficient.
Pamlico	blankets, mattresses.	yes.	none.	as needed.	ample.
Pasquotank	1 mattress, 2 blankets.	yes.	no.	water-works.	ample.
Pender	mattresses.	yes.	no children, no separate cells.	3	sufficient.
Perquimans	----------	----------	----------	----------	----------
Person	----------	----------	3	not limited.	ample.
Pitt	mattresses.	yes.	no.	in cell.	2 lbs. meat, 2 bread.
Polk	mattresses.	yes.	no children.	2	sufficient.
Randolph	mattresses, blankets.	yes.	yes.	as needed.	sufficient.
Richmond	mattresses, quilts.	yes.	no.	3	1 lb. meat, 1 bread.
Robeson	cots, hammocks.	yes.	no children.	3	sufficient.
Rockingham	mattresses, hammocks.	yes.	yes.	3	all they want.
Rowan	none.	yes.	no.	3 times, as is needed.	sufficient.
Rutherford	hammocks.	yes.	yes.	as needed.	sufficient.
Sampson	5 blankets, hammocks.	separate rooms.	never had any.	3 times.	sufficient.
Scotland	cots, blankets.	yes.	----------	3 times.	sufficient.
Stanly	hammocks.	no women.	have none.	water-works, ice.	sufficient.
Stokes	hammocks, mattresses.	yes.	yes.	as needed.	1 lb. meat and bread.
Surry	mattresses.	yes.	no.	as needed.	all they want.
Swain	----------	----------	----------	----------	----------
Transylvania	mattresses, blankets.	yes.	no.	as wanted.	not limited.
Tyrrell	mattresses, blankets.	never had a female prisoner.	never any children confined.	3	sufficient.
Union	blankets.	yes.	no.	water-works.	sufficient.
Vance	mattresses.	yes.	yes.	3	all they want.
Wake	blankets; will have hammocks.	yes.	no.	all the time.	all they want.
Warren	mattresses, hammocks, blankets.	yes.	if necessary, yes.	3	sufficient.
Washington	mattresses.	different rooms.	no.	3	ample.

MISSIONERS—CONTINUED.

Coffee or Other Warm Drinks.	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?.
no.	2 meals, 9:30 and 2:30.	tubs.	no.	sewerage.	yes.
no.	1 meal.	water in cell.	no.	sewerage.	yes.
coffee sometimes.	2 meals, 9 and 3.	tub and water.	no.	sewerage.	yes.
coffee.	3 meals, 7, 12 and 6.	tub.	no.	buckets.	jailer has it cleaned.
yes.	2 meals, 9 and 2.	tub.	no.	carried away.	yes.
yes.	3 meals, 7, 12 and 6:30.	bowl.	no.	iron buckets.	yes.
yes.	2 meals, 9 and 3.	bath tub.	no.	sewerage.	yes.
yes.	3 meals, 8, 1 and 6.	buckets only.	no.	removed in buckets.	yes.
----------	----------	----------	----------	----------	----------
----------	3 meals, 7, 12:30 and 6.	none.	no.	sewerage.	yes.
no.	2 meals, 9 and 4.	tubs.	no.	buckets.	jailer has it cleaned.
yes.	2 meals.	basin and towel	no.	carried out.	jailer cleans them.
yes.	3 meals.	tubs.	no.	buried.	yes.
coffee.	2 meals, 9 and 3.	tubs.	no.	sewerage.	yes.
----------	2 meals, 8 and 1.	spray bath.	no.	sewerage.	yes.
Sunday.	2 meals.	buckets.	no.	----------	yes.
Sunday.	2 meals, 8 and 2.	tubs.	no.	sewerage.	yes.
sometimes.	2 meals.	----------	yes.	buckets.	yes.
no.	2 meals, 8 and 2.	only for face and hands.	no.	sewerage.	yes.
no.	2 meals.	bath tub.	no.	sewerage.	----------
no.	3 meals.	basin.	no.	sewerage.	yes.
yes.	2 meals. 9 and 3.	tub.	no.	sewerage.	yes.
yes.	3 meals, 7, 12 and 6.	tubs.	no.	sewerage.	yes.
----------	----------	----------	----------	----------	----------
yes.	3 meals, 7, 1 and 6.	none.	no.	carried out.	yes.
sometimes.	3 meals, 8, 1 and 7.	none.	no.	carried off daily.	yes.
coffee.	2 meals, 8 and 1.	bath tub.	no.	sewerage.	yes.
coffee.	2 meals, 9 and 3.	bath tub.	no.	sewerage.	yes.
no.	2 meals, 8:30 and 3:30.	wash tubs, hot water.	no.	sewerage.	yes.
coffee.	3 meals.	bath tub.	no.	sewerage.	yes.
no.	2 meals, 8 and 2.	tub, soap and water.	no.	buried.	yes.

Prisons.	What Means of Cleanliness at the Prison?	Punishment.	For What Offense?	By Whose Authority?	Are Intoxicating Liquors Allowed?
Nash	lime, soap, disinfectants.	no.			no.
New Hanover	whitewash, disinfectants.	no.			
Northampton	scrubbing.	no.			no.
Onslow	scrubbing.	no.			no.
Orange	disinfectants.	no.			no.
Pamlico	carefully done.	no.			no.
Pasquotank	hose in jail.	no.			no.
Pender	close inspection.	no.			no.
Perquimans					
Person	lime and water.	no.			no.
Pitt	soap and disinfectants.	no.			no.
Polk	lime.	no.			no.
Randolph	disinfectants.	no.			no.
Richmond	sewer.	no.			no.
Robeson	sewerage.	yes.	cell confinement.	sheriff.	no.
Rockingham	cleaned by order of jailer.				no.
Rowan	disinfectants.	no.			no.
Rutherford	disinfectants.	no.			no.
Sampson	scald and scour	no.			no.
Scotland	swept, disinfectants.	no.			no.
Stanly	scrubbing.	no.			no.
Stokes	sewerage.	no.			no.
Surry	scoured, lime.	no.			no.
Swain					
Transylvania	disinfectants, scrubbing.	no.			no.
Tyrrell	scrubbing.	no.			no.
Union	water well.	no.			no.
Vance	disinfected.	no.			for sickness only.
Wake	soap, hot water	no.			no.
Warren	sewerage.	no.			no.
Washington	scrubbing.	no.			no.

MISSIONERS—CONTINUED.

Religious Services.	Deaths from August, 1904, to August, 1905.	Are Tuberculous Prisoners Confined With Others?	Any Insane? White Males.	White Females.	Black Males.	Black Females.	Does Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
occasional.	no precautions taken.	----------	0	0	2	0	yes.	yes.
no.	none.	none.	0	0	0	0	yes.	yes.
no.	1	no.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	----------	0	0	0	0	no.	----------
yes.	none.	none here.	0	0	0	1	yes.	yes.
occasional.	none.	no cases.	0	0	0	0	yes.	yes.
----------	----------	----------	------	------	------	------	----------	----------
no.	none.	no.	0	0	0	0	yes.	yes.
sometimes.	none.	none.	0	0	1	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
occasional.	none.	no.	0	0	0	0	yes.	yes.
no.	† 1 insane.	none.	*0	0	0	0	yes.	yes.
don't know.	† 1 insane.	no.	2	0	1	0	yes.	yes.
not often.	none.	yes.	crowded asylum.				yes.	yes.
----------	none.	no.	0	0	0	0	----------	----------
occasional.	1 hanged.	no.	0	0	0	1	yes.	yes.
no.	none.	----------	0	0	0	0	----------	----------
yes.	none.	one case released.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	no.
yes.	none.	none.	0	0	0	0	yes.	yes.
----------	----------	----------	------	------	------	------	----------	----------
occasional.	none.	had none.	0	0	0	0	yes.	yes.
no.	none.	no cases.	0	0	0	0	no supt.	no record.
yes.	none.	yes.	0	0	0	0	yes.	yes.
no.	none.	no.	0	0	0	0	yes.	yes.
yes, regular.	none.	yes.	0	0	0	0	yes.	yes.
occasional.	none.	no.	0	0	0	0	yes.	yes.
sometimes.	none.	no.	0	0	0	0	yes.	yes.

Prisons.	White Males.	Colored Males.	White Females.	Colored Females.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and the Size.
Watauga	2	0	1	0	0	3	brick, 5 rooms.	4 cells, 8x12.
Wayne	1	8	0	1	0	10	brick.	16 cells, 6x9.
Wilkes	6	1	0	0	0	7	brick.	2 cells, 8x12.
Wilson	2	3	0	2	0	7	brick.	5 cells, 6x9.
Yadkin	2	0	0	0	1	2	brick.	4 rooms, 2 cells, 6x8.
Yancey	0	0	0	0	0	0	brick and wood.	5 rooms.
Total	130	320	16	46	24	532		

* Counties marked * are from Visitors' reports.

† Nine of the 12 deaths reported were insane persons. Insane, 44.

MISSIONERS—CONTINUED.

How Many Whites in a Cell?	How Many Blacks?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	How Ventilated?	Fire Protection.	Heat.
0	2	no.	bars.	windows.	windows and otherwise.	stoves.
1	8	no.	bars.	window, flue.	fire department.	hot-air furnace.
6	1	not often.	bars.	good ventilation.	tank in building.	stoves.
----------	----------	yes.	windows.	windows.	city fire department.	stoves.
0	2	----------	bars.	windows.	windows.	stoves.
----------	----------	----------	bars.	windows.	----------	stoves.

Prisons.	Bedding.	Are the Sexes Separated?	Are Children Confined in Separate Cells?	How Often is Drinking-water Furnished?	Daily Allowance of Food.
Watauga	blankets.	different cells.	no.	all the time.	ample.
Wayne	hammocks, blankets.	yes.	no children.	when wanted.	legal ration.
Wilkes	mattresses, blankets.	yes.	no children.	2, oftener in summer.	sufficient.
Wilson	blankets.	lower and upper cells.	no.	all the time.	----------
Yadkin	hammocks.	yes.	no.	3	ample.
Yancey	blankets, mattresses.	yes.	----------	3	sufficient.

MISSIONERS—CONTINUED.

Coffee or Other Warm Drinks.	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?
yes.	3 meals, 7, 12 and 6.	none.	no.	burned up.	----------
no.	2 meals, 8 and 2.	good bath tub.	no.	sewerage.	yes; jailer assists.
yes.	2 meals, 8 and 3.	none.	no.	----------	----------
no.	2 meals.	bath tub.	no.	sewerage.	yes.
coffee.	3 meals.	none.	no.	pipes.	yes.
yes.	----------	none.	no.	----------	----------

REPORTS OF COUNTY COM

Prisons.	What Means of Cleanliness at the Prison?	Punishment.	For What Offense?	By Whose Authority?	Are Intoxicating Liquors Allowed?
Watauga	swept.	no.			no.
Wayne	disinfectants.	no.			by doctor's order only.
Wilkes	all o. k.	no.			no.
Wilson	every means.	no.			no.
Yadkin		no.			no.
Yancey	swept.	no.			no.

MISSIONERS—CONTINUED.

Religious Services.	Deaths from August, 1904, to August, 1905.	Are Tuberculous Prisoners Confined With Others?	Any Insane?				Does Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
			White Males.	White Females.	Black Males.	Black Females.		
no.	none.	no.	0	0	0	0	yes.	no.
occasional.	none.	no.	0	0	0	1	yes.	yes.
I think not.	none.	no.	0	0	0	0	yes.	yes.
no.	none.	don't know.	0	0	0	2	yes.	yes.
occasional.	none.	no.	0	0	0	0	no.	yes.
no.	none.	----------	0	0	0	0	----------	----------

REPORTS OF COUNTY

County Convict Camps.	Total Number of Prisoners.	White Males.	Colored Males.	Boys Under 16.	Any Female Prisoners?	*Are Whites and Blacks Confined in the Same Room?	Are the Sick Well Cared for?
Alamance	21	2	19	0	0	no.	yes.
Anson	31	2	29	1	0	yes.	yes.
Bertie	------	------	------	------	no.	no.	yes.
Buncombe	85	15	70	10	0	yes.	yes.
Cabarrus	------	------	------	0	0	yes.	yes.
Cumberland †	27	3	24	2	0	yes.	yes.
Davidson	5	0	5	0	0	yes.	yes.
Durham	88	9	69	10	10	yes.	yes.
Edgecombe	43	4	39	3	0	no.	yes.
Franklin	18	0	18	0	0	no camp; confined in jail; no.	yes.
Forsyth	48	7	41	0	0	yes.	yes.
Gaston	49	18	31	2	0	no.	yes.
Guilford (1)	30	0	30	4	0	no whites in camp No. 1.	yes.
Guilford (2)	33	12	21	0	0	yes.	yes.
Haywood	7	4	3	0	0	no.	yes.
Henderson	11	2	9	0	0	yes.	yes.
Iredell	22	4	18	0	0	yes.	yes.
Lenoir	21	2	19	0	0	no.	yes.
Mecklenburg (1)	41	2	39	0	0	yes.	yes.
Mecklenburg (2)	45	2	41	------	2	yes.	yes.
Moore†	13	0	11	0	0	----------	----------
New Hanover	80	7	73	0	2	yes; different sections	yes.

COMMISSIONERS.

Where and How Are They Cared for?	Deaths Since August 1, 1904, to 1905.	How Many Prisoners Known to Have Tuberculosis?	Are they Confined in the Same Room at Night With Other Prisoners?	Has Punishment Been Inflicted Upon any Prisoner?	Give Offense.	Punishment.
stockade by Supt. of Health.	0	none.	have none.	no.	----------	----------
in camp.	0	none.	----------	yes.	fighting.	----------
county farm.	0	none.	not that I know of.	not that I know of.	----------	----------
separate building.	0	----------	----------	yes.	refused to work.	whipping.
camp and jail.	----------	none.	none.	yes; upon 2.	refused to work.	whipping.
in jail if very sick.	----------	none.	no.	yes.	breaking rules.	whipped with strap.
doctor and nurse.	0	none.	no.	yes.	disobedience.	----------
in workhouse of the Home.	1	one died at workhouse, tuberculosis.	until carried to the workhouse.	yes.	attempt to escape.	worked with shackles on.
special tent.	0	none.	----------	yes, several.	disobedience.	whipping.
separate room.	0	none.	no.	no.	----------	----------
in camp and jail.	1, pneumonia.	none.	yes.	yes.	disobedience.	whipping.
nurse and doctor.	0	none.	----------	no.	----------	----------
in camp.	1, syphilis	none.	----------	yes.	failing to work.	----------
in camp by doctor.	0	none.	----------	no.	----------	----------
County Home.	0	none.	----------	yes.	refused to work.	whipping.
in special building, if needed.	0	none.	----------	no.	----------	none.
to jail when sick much.	none.	none.	----------	yes, a few.	fussing, not working.	whipped.
at camp.	1, malarial fever.	none.	----------	yes.	attempt to escape.	whipped.
camp with nurse.	none.	none.	----------	----------	----------	----------
at camp.	none.	none.	no.	yes.	not working, unruly.	whipped.
----------	----------	----------	----------	----------	----------	----------
hospital if very sick.	2	none.	yes, if any.	several.	fighting, failure to work.	5 to 15 licks, strap.

REPORTS OF COUNTY COM

County Convict Camps.	By Whom?	By Whose Authority?	Are Prisoners Chained Together at Night?	Any Religious Services?	Are Boys Confined With the Men?	Where are Prisoners Kept on Sunday?
Alamance			yes.	yes.	no boys.	stockade.
Anson		commissioners.	no.	yes.	in camp.	in camp.
Bertie			no.	yes.	yes.	in jail.
Buncombe	captain of quarters.	same rule as State Prison.	yes.	yes.	with the trusties.	in camp.
Cabarrus	superintendent.	Revised Statutes, 5015.	yes.	once a month.	no boys.	camp.
Cumberland †	superintendent.	don't know.	yes.	sometimes.	yes.	in camp.
Davidson	superintendent.	his own authority.	yes.	yes.	yes.	in camp.
Durham	head guard.	same rule as State Prison.	yes.	not often.	yes.	in camp.
Edgecombe	superintendent.	superintendent.	yes.	alw'ys have a preacher among the prisoners.	yes.	in camp.
Franklin			no.	yes.	no boys.	in jail.
Forsyth	superintendent.	county commissioners.	no.	occasional.	yes.	camp.
Gaston			yes.	some literature.	yes.	in stockade.
Guilford (1)	superintendent.		no.	occasional.	no boys.	in cells.
Guilford (2)			chained to rod.	yes.	no boys.	in cells.
Haywood	superintendent.		chained to a chain.	occasional.	no boys.	
Henderson			yes.	no.	yes.	in camp.
Iredell	superintendent.	commissioners.	yes.	yes.	yes.	taken out of tent twice on Sunday.
Lenoir	superintendent.	superintendent.	yes.	occasional.	yes.	in camp.
Mecklenburg (1)			no.	occasional.	yes.	in camp.
Mecklenburg (2)		justice.	chained to a guy rod.	occasional.	yes.	in camp.
Moore†						
New Hanover	supt. or foreman.	right to enforce rules.	no.	yes.	yes.	in camp.

MISSIONERS—CONTINUED.

Material and Size.	Number of Rooms.	Fire Protection.	Ventilation.	Heat.	Bedding.
log, 18x42, with "L" 16x20.	4 rooms and hall.	well.	windows.	stoves.	comfortable beds and covering.
wood and iron, 18x50.	2	water.	windows and otherwise.	stoves.	sufficient amount.
frame, 24x36.	4 12x18	buckets.	windows.	stoves.	all they want.
wood, 20x80.	1	none.	windows and doors.	stoves.	sufficient.
frame, 20x60.	4	buckets.	windows.	stoves.	two together, light blankets.
canvas tent, 1 for prisoners.	30x40	water near by.	windows.	stoves.	mattress, blankets.
wood, 20x20.	2	buckets.	windows, doors.	stoves.	sufficient.
wood, 18x70.	1	none.	windows.	stoves.	shuck matress and sufficient covering.
canvas, 12x19 and 18x24.	several	none.	windows.	heaters.	sufficient.
jail, 40x50.	----------	----------	windows.	stove.	sufficient.
wood and iron, 20x60.	1 20x60	none except well.	windows and doors.	stoves.	straw ticks and blankets.
tent, 18x80.	2	none.	ventilators at top.	stoves.	sufficient.
frame, 20x50.	1	water in barrels.	windows and doors.	stoves.	double blankets and straw ticks.
frame and iron, 50x20.	2	well and buckets.	windows.	stoves.	blankets, bedding.
frame, 18x20.	2	none.	windows.	stove.	sufficient.
wood, comfortable.	1 (large)	near a stream.	windows.	stove.	blankets, mattresses.
2 tents 20x40, 1 kitchen.	----------	none.	windows.	stoves.	sufficient.
frame, iron bars to windows, barb-wire fence.	2 stories, 3 rooms and hall.	buckets.	windows, in summer, stove flue.	stoves.	all they want.
frame, 90x18.	1	none.	windows and doors.	heaters.	sufficient.
frame, 18x90.	3	none.	open windows length of building.	stoves.	sufficient.
----------	----------	----------	----------	----------	----------
frame, 30x50.	1	extinguishers and water barrel.	in roof and windows.	stoves, open fires.	sufficient.

County Convict Camps.	How Often is Fresh Water Provided?	Food.	Number Meals.	Coffee or Other Warm Drinks.	Required to Bathe?	When Are the Blankets Washed?
Alamance	all they need.	ample supply.	3	yes.	yes.	as necessary.
Anson	every hour, and oftener if needed.	ample supply.	3	yes.	yes.	when needed.
Bertie	as they need it.	all they want.	3	yes.	yes.	once a month.
Buncombe	as often as required.	sufficient.	3	coffee and milk.	yes.	every two weeks.
Cabarrus	as needed.	all they want.	3	----------	yes.	as needed.
Cumberland	constantly.	sufficient.	3	coffee.	yes.	2 or 3 times a month.
Davidson	3 times daily.	sufficient.	3	coffee.	yes.	weekly.
Durham	as called for.	sufficient.	3	none.	yes.	when they are dirty.
Edgecombe	as needed.	not limited.	3	coffee on Sunday.	once a week.	once in two weeks.
Franklin	according to the weather.	sufficient.	3	coffee.	yes.	twice a month.
Forsyth	all the time.	not limited.	3	coffee for breakfast.	once a week in summer, every two weeks in winter.	once a month.
Gaston	as called for.	sufficient.	3	none.	yes.	monthly.
Guilford, No. 1	as needed.	sufficient.	3	none.	once a week.	once a month.
Guilford, No. 2	as needed.	all they want.	3	no.	once a week.	every 3 months.
Haywood	as needed.	plenty.	3	yes.	yes.	as needed.
Henderson*	all the time.	abundant	3	yes.	yes.	frequently.
Iredell	as wanted.	ample.	3	no.	yes.	when needed.
Lenoir	at all times.	ample.	3	coffee.	yes.	as needed.
Mecklenburg, No. 1.	as needed.	ample.	3	no.	once a week.	aired regularly in winter.
Mecklenburg, No. 2.	as needed.	all they want.	3	milk.	yes.	don't know.
None						
New Hanover	a person detailed to furnish fresh water in day, barrel at night.	good.	3	----------	weekly.	every two or three weeks.

MISSIONERS—CONTINUED.

How Often is the Straw of Mattresses Changed?	Free of Vermin?	How is Excreta Disposed of?	What Means Used for Cleanliness of Camp?	What the Hours of Work?	Number of Employees.	Salary of Supervisor.	Guards.	Does the County Physician Inspect Camps Monthly and Report to Commissioners?
as needed.	yes.	pipes carry off.	lime, disinfectants.	10	3	$35.00	2 guards, $22.50	yes.
as needed.	usually	tubs and cover.	soap, disinfectants.	10	5	25.00	15.00	he calls often enough to report.
new ones as needed.	yes.	carried out in buckets.	scrubbing broom.	same as farmhands.	2	$500 and board of family.	to furnish guards.	yes.
frequently.	generally free.	buried.	lime, soap and water.	sunrise to sunset, hour for dinner.	10	70.00	15.00	weekly.
once a month.	yes.	carried off.	disinfectants.	sun to sun.	3	50.00	day guard $1.25, night $1.00.	yes.
as needed.	yes.	portable closet.	disinfectants.	8 hours.	4	40, asst. 30.	guards 18.00	yes.
monthly.	yes.	toilets.	soap and water.	10 hours.	2	12.00	6.00	weekly.
burned and new ones supplied.	yes.	buried.	remove filth daily.	6 o'clock to dark.	foreman and 1 guard to 10 men.	40.00	22.50	yes.
every two months.	yes.	outside camp.	soap, lime and water.	sun to sun.	5	supt. 60.00	18.00 to 25.00	yes.
monthly.	yes.	sewerage.	soap and water.	10	3	57.00	25.00	yes.
every two months.	yes.	sink-holes.	disinfecting, scouring.	sun to sun.	13	60.00	20.00	yes.
60 days.	yes.	buried.	lime and scouring.	6 o'clock to 6.	4	62.50	37.50	yes.
60 days.	yes.	buried.	scrubbing and lime.	sun to sun.	5	50.00	20.00	yes.
3 times a year.	yes.	carried 400 yards from camp.	sweeping and disinfectants.	sun to sun.	4	50.00	20.00	yes.
as necessary.	yes.	----------	water and soap.	10	2	40.00	20.00	yes.
----------	yes.	----------	well drained, clean.	10	3	----------	----------	yes.
as needed.	yes.	carried off.	all means.	10 hours.	6	supt. 1.50 per day.	guard 1.00 per day.	yes.
as needed.	yes.	buried.	disinfected	sun to sun.	4	supt. 40.	30.00	yes.
2 months.	yes.	removed.	all to keep it clean.	sun to sun.	4	----------	----------	yes.
3 months.	yes.	carried off.	soap and water.	sun to sun.	4	90.00	1.15 per day.	he visits camp often.
60 days.	yes.	buried daily.	lime, disinfectant, scouring.	sun to sun.	6	superintendent 50.00, foreman 25.00.	guards, 15.00.	yes.

REPORTS OF COUNTY COM

County Convict Camps.	Total Number of Prisoners.	White Males.	Colored Males.	Boys Under 16.	Any Female Prisoners?	Are Whites and Blacks Confined in the Same Room?	Are the Sick Well Cared for?
Pitt‡							
Randolph	23	6	17	0	0	yes.	yes.
Rockingham‡							
Rowan	57	11	46		0	yes.	yes.
Swain	15	12	2 and 1 Indian.	0	0	yes.	yes.
Union	26	2	24	1	0	yes.	yes.
Wake (1)	31	6	24	0	1	no.	yes.
Wake (2)	20	0	19	0	1	only blacks.	yes.
Wayne	26	22	4	0	0	yes.	yes.
Wilson	35	2	33		yes.	no.	yes.
Pasquotank†	29	0	29	4	0	jail; no.	none sick.
Columbus	17	4	13	0	0	yes.	yes.

* A few counties replying "yes" to the question, "Are white and colored prisoners confined in the same room?" qualify their answers by adding, "passage-way between," "sleep together at one end of building."

† No camp; sleep in jail.

‡ No report.

There are thirty-four camps in thirty-one counties. Commissioners report thirty-one camps. One additional camp reported by Visitors. Pitt and Rockingham not heard from.

Population given in thirty camps as follows:

White males	162
Colored males	821
Females	16
Total	999

Of this number, 37 boys under 16.

MISSIONERS—CONTINUED.

Where and How Are They Cared for?	Deaths Since August 1, 1904, to 1905.	How Many Prisoners Known to Have Tuberculosis?	Are They Confined in the Same Room at Night With Other Prisoners?	Has Punishment Been Inflicted Upon any Prisoner?	Given Offense.	Punishment.
camp and jail.	none.	none.		2	fighting, running away.	
if much sick removed to the county asylum.	1, tuberculosis.	none.	yes.	yes; no record of names.	disobedience.	whipped.
physician.	0	none.	yes.	no.		
doctor and necessary nursing.	4	none now.		upon one.	running away.	whipped with leather strap.
at camp.	1	none.	no.	upon one.	refusing to work.	8 licks.
at camp.	0	none.	no.	no.		
to hospital if sick.		none.	no.	yes.	discipline.	no record.
separate cell.	1, consumption	none.	no.	no.		
	none.	none.		yes, one.	assaulted superintendent.	
in camp.	none.	none.	no.	yes.	not working, fighting.	whipped 3, one white, with strap.

REPORTS OF COUNTY COM

County Convict Camps.	By Whom?	By Whose Authority?	Are Prisoners Chained Together at Night?	Any Religious Services?	Are Boys Confined With the Men?	Where Are Prisoners Kept on Sunday?
Pitt‡						
Randolph	superintendent.	commissioners.	yes.	occasional.	have no boys.	in camp.
Rockingham‡						
Rowan		commissioners.	yes.	occasional.	yes.	in camp.
Swain			none of them unruly.	no.	yes.	in camp.
Union	superintendent.	law.	yes.	yes.	yes.	at the stockade.
Wake (1)	superintendent.	supervisor.	yes.	yes.	sent to the Home.	in camp.
Wake (2)			yes.	yes.	at the Home.	yes.
Wayne			yes, except trusties.	occasional.	yes.	in camp.
Wilson			yes.	no.	no.	in cells.
Pasquotank	superintendent.	commissioners.	no.	yes.	no.	in jail.
Columbus	superintendent.	court instructions.	yes.	no.	no boys.	in camp.

MISSIONERS—CONTINUED.

Material and Size.	Number of Rooms.	Fire Protection.	Ventilation.	Heat.	Bedding.
frame, 2 stories.	6	none.	windows.	heaters.	mattress and blankets.
frame, metal roof.	20x55 1 room.	none.	windows.	stoves.	sufficient.
tent, 18x32.	1	----------	ventilated.	stoves.	sufficient.
frame, 24x60.	1	buckets.	windows.	stoves.	all they need.
frame, 50x30.	2	buckets.	windows.	stoves.	mattress and blankets.
frame, 16x30.	1	no special.	windows.	stoves.	mattress and blankets.
tent, 20x50.	1	none.	windows.	iron heaters.	mattress and blankets.
in jail, 1 cell 20x60, 2 cells 10x12.	3 cells.	city department.	windows.	stoves.	all they want.
in jail.	----------	city department.	windows.	stoves.	plenty.
tent, 20x30.	1	don't need any.	windows.	heaters.	mattress and blankets.

County Convict Camps.	How Often is Fresh Water Provided?	Food.	Number of Meals.	Coffee or Other Warm Drinks.	Required to Bathe?	When Are the Blankets Washed?
Randolph	as needed.	sufficient.	3	----------	yes.	twice a month.
Rockingham						
Rowan	as wanted.	sufficient.	3	coffee twice a day.	yes.	weekly.
Swain	as needed.	sufficient.	3	coffee.	no.	monthly.
Union	all the time.	all they want.	3	coffee once a day.	yes, weekly.	monthly.
Wake, No. 1.	as wanted.	ample.	3	once a day.	yes.	as needed.
Wake, No. 2.	as needed.	ample.	3	once daily.	yes.	as needed.
Wayne	as needed.	ample.	3	----------	yes.	weekly.
Wilson	in cells.	sufficient.	3	coffee.	yes.	weekly.
Pasquotank*	in cells.	ample.	3	coffee in cold weather.	once a week.	as needed.
Columbus*	as called for.	sufficient.	3	no.	yes.	when needed, sunned every fair day.

MISSIONERS—CONTINUED.

How Often is the Straw of Mattresses Changed?	Free of Vermin?	How is Excreta Disposed of?	What Means Used for Cleanliness of Camp?	What the Hours of Work?	Number of Employees.	Salary of Supervisor.	Guards.	Does the County Physician Inspect Camps Monthly and Report to Commissioners?
monthly.	yes.	buried.	lime and soap.	10 hours.	5	$45.00 and $18.00	$ 15.00	yes.
often.	yes.	nightly removed from camp.	disinfectant.	6 to 6, on Saturday 4.	5	60.00	33.00	yes.
4 months.	yes.	removed daily.	washing weekly.	10 hours.	2	35.00	35.00	yes.
2 months.	yes.	removed.	sweeping only.	sun to sun, 1 hour in winter and 2 in summer for dinner.	5	50.00	15.00	yes.
monthly.	yes.	carried off in tubs.	disinfectants.	sun to sun.	6	35.00	20.00	yes.
monthly.	yes.	carried off.	disinfectant.	sun to sun.	6	35.00	20.00	yes.
as needed.	yes.	buried.	soaps, water and brooms.	8 to 10 hours.	3	50.00	26.00	yes.
3 months.	yes.	removed daily.	every means possible.	10 hours.	4	65.00	30.00	
monthly.	yes.	sewerage.	soap and carbolic acid.	8 hours.	5	65.00	30.00	yes.
tacked mattresses. sunned.	yes.	carried off.	sawdust, pine straw when we can get it.	10 hours.	3	40.00	30.00	no.

REPORTS OF COUNTY COMMISSIONERS—THE INSANE.

County.	Jail.				Home.			
	White Males.	White Females.	Black Males.	Black Females.	White Males.	White Females.	Black Males.	Black Females.
Alamance	0						1	
Alexander	1				0			
Alleghany	0				0			
Anson								
Ashe	1				2			
Beaufort	0					1	1	
Bertie	0							1
Bladen	0				0			
Brunswick			1	1	0			
Buncombe	1		1	1				
Burke				1	0			
Cabarrus	0				1	2	1	1
Caldwell	0				3	2		
Carteret	1				no Home.			
Camden	0				0			
Caswell	0					1		
Catawba	0					1		
Chatham				1		5	1	
Cherokee	0				0			
Chowan				1	0			
Clay	0				0			
Cleveland	0				0			
Columbus	0							1
Craven			2	1				
Cumberland	0					3		
Currituck	0				no Home.			
Dare	0				0			
Davidson		1				3		
Davie	0			1	0			
Duplin	0				0			
Durham	0				2	3	4	2
Edgecombe	0					1		3
Franklin	0					2		1
Forsyth		1			2			
Gaston	1		1		1	2		

INSANE IN JAILS AND HOMES—CONTINUED.

County.	Jail.				Home.			
	White Males.	White Females.	Black Males.	Black Females.	White Males.	White Females.	Black Males.	Black Females.
Gates	0				0			
Graham	0				no Home.			
Granville	0					1		1
Greene	0						1	2
Guilford	0						1	
Halifax					1			1
Harnett				2		1		
Haywood		1						
Henderson	0				0			
Hertford	0				1			1
Hyde					1	1		
Iredell		1				2		
Jackson	0				0			
Johnston	1	1		1		1		
Jones	0				0			
Lenoir	0				0	1	1	1
Lincoln	0							3
McDowell						1		
Macon	0					1		
Madison		1						
Martin	1		1		1		1	
Mecklenburg	0				1	1	3	
Mitchell	1				0			
Montgomery	1				0			
Moore			1	1	2			2
Nash		2				3		
New Hanover					1	1	8	5
Northampton	0					1		
Onslow					no Home.			
Orange	0					3		
Pamlico	0				0			
Pasquotank				1	1	2		1
Pender	0				0			
Perquimans							1	
Person	0					1		3

INSANE IN JAILS AND HOMES—CONTINUED.

County.	Jail.				Home.			
	White Males.	White Females.	Black Males.	Black Females.	White Males.	White Females.	Black Males.	Black Females.
Pitt	------	------	1	------	------	1	------	1
Polk	0	------	------	------	0	------	------	------
Randolph	0	------	------	------	4	2	------	------
Richmond	0	------	------	------	------	1	------	1
Robeson	------	------	------	------	0	------	------	------
Rockingham	2	0	1	0	------	------	------	2
Rowan	county asylum.				1	------	1	------
Rutherford	0	------	------	------	3	1	1	1
Sampson	------	------	------	1	0	------	------	------
Scotland	------	------	------	------	------	------	------	------
Stanly	0	------	------	------	0	------	------	------
Stokes	0	------	------	------	1	1	------	------
Surry	0	------	------	------	------	1	------	------
Swain	------	------	------	------	0	------	------	------
Transylvania	0	------	------	------	0	------	------	------
Tyrrell	0	------	------	------	0	------	------	------
Union	0	------	------	------	0	------	------	------
Vance	0	------	------	------	0	------	------	------
Wake	0	------	------	------	2	10	4	5
Warren	0	------	------	------	------	------	------	1
Washington	------	------	------	------	------	------	------	1
Watauga	0	------	------	------	0	------	------	------
Wayne	------	------	------	1	2	------	------	1
Wilkes	0	------	------	------	0	------	------	------
Wilson	------	------	------	2	------	------	------	1
Yadkin	0	------	------	------	1	4	------	------
Yancey	------	------	------	------	------	------	------	------
Total	10	8	10	16	34	67	30	41

Insane in jails		44
In Homes—		
Whites	101	
Blacks	71	
		172
Total		216

REPORT TO THE NATIONAL CONFERENCE OF CHARITIES, PORTLAND, ORE., JULY, 1905.

LEGISLATION.

Two laws touching Charities and Correction were passed by the last General Assembly—a stringent vagrant law and conditional pardon.

The Directors of the Penitentiary recommended that a reform school for white boys be established, and suggested that $50,000 of the surplus earnings of the convicts (net earnings over expenditures for four years amounted to $132,867.75) be so applied. A bill for the establishment of such institutions for each race and color was introduced, and passed the Senate with only two dissenting votes, but met defeat in the committee of the House. This bill also contained the Juvenile Court law and probation feature.

The Child Labor bill introduced was an advance in the age limit from the present law, 12 years to 14, with an educational qualification. This failed because only two years had elapsed since the passage of the original bill, and because it was recognized that our rural districts have not the school equipment for the admission of the children whom a compulsory school law would reach.

A bill for the care of idiots and epileptics was reported favorably by the committee. A bill for the paroling of prisoners was introduced late in the session.

A large increase was made in the appropriations for educational purposes. State and local bills were passed for the regulation or prohibition of the sale of intoxicating liquors; also a strict divorce law. The Legislature enlarged the powers of the Governor, giving him the power to visit and inspect charitable and penal institutions. This will redound to the good of the institutions.

The educational policy inaugurated by Governor Aycock will be continued by his able successor in office, Governor R. B. Glenn, and in addition the present Governor is striving to signalize his term by an equally momentous industrial development.

Through these movements the moral tone of the people is becoming elevated, and the prospects are bright for the charities of the State.

NEW DEVELOPMENTS.

The cornerstone of a Florence Crittenden Home was recently laid in Charlotte. A new orphanage is in process of construction at Elon College, built by the Christian Church. The Odd Fellows have decided to support a Home for the Aged and Infirm of that order, at Goldsboro.

The State Medical Society has appointed a committee of five to begin a fight against tuberculosis.

Several private hospitals have been established. The Roman Catholic Hospital at Greensboro opens on July 1 for the reception of patients.

The Raleigh Associated Charities has been very successful and is increasing in work and influence.

A number of women's clubs have been formed in the State. The Raleigh Club, numbering 200 members, is interested in the reform school and other forms of social service. It was organized during the past year.

Appropriations were made for increased accommodations at the State charitable institutions to the amount of $70,000; improvements, $55,300. These include additions to two hospitals for the insane, an amusement hall at a third, an infirmary for the blind children, and a slight increase at the Soldiers' Home.

Seventy-five thousand dollars per annum was added to the pension fund of the Confederate veterans, making the amount $285,000 a year.

NEEDS.

It is generally understood that more room is necessary for the care of our insane; that some plan should be devised to prevent the incarceration of children with adult criminals, and that this should comprise a system of caring for only the delinquent child in a reform school. An institution for the care of the feeble-minded is much needed. It has been recommended by the Board of Charities many times, and by the principals of the schools for the deaf, dumb, and blind. Compulsory education for the defectives is also urgently requested by these gentlemen. There is a growing sentiment in the State for compulsory education, and it will probably become a law in the case of the defectives.

Classification of prisoners in the various State and county institutions and better facilities for religious training and reformatory work.

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